

SPIRITUALITY IN THE SALESPERSON: THE IMPACT OF THE
GOLDEN RULE AND PERSONAL FAITH ON WORKPLACE JOB ATTITUDES

A Dissertation

by

JAMES GARRY SMITH

Submitted to the Office of Graduate Studies of
Texas A&M University
in partial fulfillment of the requirements for the degree of

DOCTOR OF PHILOSOPHY

May 2007

Major Subject: Marketing

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ABSTRACT

Spirituality in the Salesperson: The Impact of the Golden Rule and Personal Faith on
Workplace Job Attitudes. (May 2007)

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Do salespeople who follow the Golden Rule or let their faith influence their behavior serve their customers better or like their jobs and employers more than other salespeople? The Golden Rule is a quote from Christ found in Matthew 7:12 NIV and is considered a universal ethical principle taught by all major religions. It is also a behavioral standard for many in business. A review of the sales, marketing, and organizational literatures, however, failed to uncover studies which assess the relationships of following the Golden Rule or a person's faith or spirituality with key business outcomes. Salespeople impact the performance and perception of their firms, yet are regarded as highly unethical by the public. Therefore, an investigation of how these variables influence their behavior seems justified.

A Golden Rule Disposition (GRD) is conceptualized as a higher-order personality disposition which influences the traits of agape love, forgiveness, gratitude, humility, and selflessness. Personal faith is defined as a higher order personality trait blending a desire for a personal relationship with God (the Divine or Supreme Being) with core personality influences on the behaviors of an individual.

A comprehensive model was developed and tested using structural equation modeling to investigate a GRD's relationships with job satisfaction, organizational commitment, propensity to leave, life satisfaction, and customer orientation. Personal faith's influence on these relationships was tested using moderated multiple regression.

Completed questionnaires were collected from 142 members of an automobile dealer's sales force to provide the data for this study. A GRD influenced all proposed lower order traits except for selflessness and humility. A GRD had a positive effect on all dependent variables except propensity to leave and life satisfaction.

Faith was not a moderator of any relationships, but was found to be positively related to forgiveness and gratitude. A surprising result was the lack of a relationship between job satisfaction and life satisfaction. These findings should be important to organizations that practice the marketing concept. The combined effect of following the Golden Rule and personal faith leads to more satisfied customers and a more stable workforce to meet organizational goals.

To all the salespeople who try to do business the right way, and my dad, Ed Smith, who
always set the right example for me.

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Completing a dissertation is an experience like no other. Frustration, joy, exasperation, apathy, and elation are mixed with appropriate amounts of anger, persistence, and love to get the job done.

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Finally, my beloved wife Joyce gave up normalcy for too many years as I undertook this time of transition. I have never deserved her love, but will spend the rest

of my days trying to earn it. She carried the load back home for several years while I was in school, and the joy I felt when she was able to move to College Station with me trails only my marriage to her and the birth of our children as the happiest time in my life. She adopted my friends from school as her own, and after meeting her they know why I always smiled. Her spirit and encouragement sustained me through it all. I cannot envision life without her.

Thank you, my brown-eyed girl.

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CHAPTER I

INTRODUCTION

So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets

Jesus Christ, The Sermon on the Mount

Whatever happened to the Golden Rule?

Crossfire, Stevie Ray Vaughan

What happened to the Golden Rule is that it is frequently regarded as gospel by many businesses in their pursuit of success. The wisdom of conducting business according to the Golden Rule was summarized several years ago by Mark McCormack, the founder of IMG, who wrote, “After all, ethical business decisions in their most simple state boil down to ‘(D)o unto others as you would have them do unto you.’ You’ve heard this since kindergarten. It still applies in 99.9% of all relationships (McCormack 1989).” Mary Kay, Merrill Lynch and USAA are just a few of the firms who formally rely on the Golden Rule as a standard for business conduct (Murphy 1998b).

The Golden Rule, or “do to others what you would have them do to you,” is a quote from Christ’s Sermon on the Mount found in the Holy Bible.¹ It summarizes a proactive set of instructions of how to live in a way that pleases God and serves humanity. Some scholars regard it as *the* universal ethical principle, and they

This dissertation follows the style of the *Journal of Marketing*.

¹ The precise quote is present in accounts of the Sermon on the Mount found in Matthew 7:12 and Luke 6:31NIV. This dissertation will use Matthew 7:12 as a reference throughout for the Golden Rule. The expression “treat others as you would like to be treated” is also regarded as an equivalent expression to “do to others as you would have them do to you” in this research.

acknowledge the remarkable tendency of core teachings from the world's major religions, as well as several secular institutions, to converge on the message of the Golden Rule (Allinson 1992; Batson and Ventis 1982; Hick 1992; Hill and Pargament 2003; Hosmer 1994; Kinnier et al. 2000). Over 4.3 billion people, or nearly 80% of the world's population, are estimated to be followers of these religious traditions (Palmer 2002).

Evidence of deliberate and formal efforts to incorporate the Golden Rule into organizational cultures comes from the fact that it is referenced in a number of organization's mission statements, codes of conduct, or ethics guidelines. Yet the values which form the core of any culture are "often unconscious and rarely discussable, (and) cannot be observed as such but are manifested in alternatives of behavior" (Hofstede et al. 1990). Therefore, observing whether business practitioners actually "practice what they preach" in their business behavior may provide the strongest evidence of how consistently the Golden Rule is actually followed, and if it actually is a sound strategy for business success.

One phenomenon which would seem to draw more attention to the Golden Rule in a business setting is the growing interest given to spirituality in the workplace in academic research and prominent business publications (Fielding 2005; Fornaciari and Dean 2001; Gunther 2001; Hansen 2002; Haralson and Parker 2003; Kirkland 2001; McKee 2003; Mitroff and Denton 1999). Despite this interest, and the acceptance of the Golden Rule as a sound way to conduct business by several prominent organizations, a

search of the sales, marketing, and organizational literatures failed to reveal empirical studies into relationships of either faith or the Golden Rule with any business outcomes².

The increased level of interest in the related topics of spirituality and religiosity in the workplace (Fornaciari and Dean 2001; McKee 2003; Mitroff and Denton 1999; Weaver and Agle 2002) would seem to justify research into how this universal ethical guideline might influence people's behavior in business settings. Since it is an integral part of the world's religions, it also seems reasonable to hypothesize that people of strong faith would follow its instruction more closely.

There are other justifications for further study of these topics in a business context. First, the public has a high level of distaste for unethical behaviors in business, and identifying business practices which might change this perception would be valuable. Second, issues related to "spirituality" in the workplace are gaining increased attention from scholars and notice by respected business publications (Aburdene 2005; Dvorak 2006; Emmons and Paloutzian 2003; Fielding 2005; Gunther 2001; Koenig et al. 2005; Mitroff and Denton 1999; Steward and Shook 2004; Weaver and Agle 2002). Finally, it is frequently stated that the Golden Rule enjoys widespread use as a formal or informal guide for organizational and personal business practices (Hosmer 2003; Hosmer 1994; McCormack 1989; Murphy 1998; Steward and Shook 2004), as well as personal conduct (Ammerman 1997), but there is no empirical evidence that it makes business sense to do so.

² Maxham and Netermeyer (2003) allude to an "intuitive" golden rule of customer service as being quantified by the interactional justice measure used in their research. However, this was described as "treat employees the way you want them to treat customers" and lacks the explicit, direct interpersonal focus of the Golden Rule.

One relevant setting to investigate the influence of living by the Golden Rule and personal faith on important business outcomes lies with employees who have boundary-spanning responsibilities. These employees, professional salespeople, uniquely influence customers' perceptions of an organization through their personalities (Ahearne et al. 2005). Despite occupying a position of such a critical nature, salespeople consistently rank at the bottom of polls measuring the public's perceptions of the ethics of various occupations (Gallup 2005). Clearly, the behavior of some salespeople alienates some customers. Perceptions of unethical behavior that result from these poor experiences weaken the highly valued relationships businesses attempt to develop. Customers who believe they are treated unethically would seem more likely to look for a salesperson that makes them feel comfortable by dealing with them in the proper manner. Salespeople who behave according to the Golden Rule might enhance customer perceptions of being treated ethically, as well as contribute to the critical goal of building customer relationships.

I argue that a salesperson's dispositions could be key factors in determining the behaviors that influence customers' perceptions of being treated well. A disposition in this sense is simply an influence on a group of related personality traits, or patterns of behavior seen in a person (Pervin 2002). Living by the Golden Rule, or personal faith, could be examples of such dispositions. For example, a disposition to behave according to the Golden Rule might enhance a salesperson's customer orientation or commitment to their organization. This could lead to stronger buyer-seller relationships and fewer thoughts about leaving an organization. A disposition of stronger personal faith might have a positive influence on the nature of such relationships. However, in an extensive

review of the sales literature, I found no studies that link living by the Golden Rule to any widely studied business outcomes of interest such as customer orientation or propensity to leave.

The potential of faith to influence people's lives has also received renewed interest from researchers over the last two decades. Opinion polls from the Gallup Organization (Winseman 2005) consistently show that 95% of the population claim to believe in God or a Supreme Being , and 82% feel a need to experience spiritual growth and development (Gallup and Lindsay 1999,p. 66). Leading business books (McCormack 1989; Steward and Shook 2004) and textbooks (Futrell 2004) firmly endorse the idea of conducting business according to the Golden Rule. The public's desire for greater inclusion of faith-related aspects in the workplace continues to grow (Gunther 2001; Hansen 2002; Haralson and Parker 2003; Kohut and Rogers 2002). Though there is speculation this is associated with a widespread desire for better ethics in the workplace (Hansen 2002), three-fourths of the public also believe that people can be ethical without faith in God (Gallup and Lindday 1999, p. 111).

While a few scholars have conceptually addressed the relationship of religion and marketing (Friedman 2002; McKee 2003; Mittelstaedt 2002; Sheth and Parvatiyar 1995), and the marketing literature explicitly recognizes that "religion is fundamental to human existence (Muniz and Schau 2005), the fact remains that there are currently no empirical studies in the sales and marketing literatures which test relationships between a salesperson's personal faith and their job-related attitudes. This dissertation seeks to fill these gaps by addressing the following research questions: (1) How does a salesperson's Golden Rule disposition affect their customer orientation? (2) How does a

salesperson's Golden Rule disposition affect their job-related attitudes and life satisfaction? and (3) Does a salesperson's personal faith moderate these relationships?

This dissertation is organized as follows. Chapter II presents a review of the appropriate literature. A conceptual model which integrates the literature is proposed and explained in Chapter III. Chapter IV covers the research design, measurement instrument, and proposed statistical testing technique. Results are reported in Chapter V. Chapter VI presents a discussion of the findings and limitations of the current study.

CHAPTER II

SPIRITUALITY AND THE SALESPERSON'S WORKPLACE

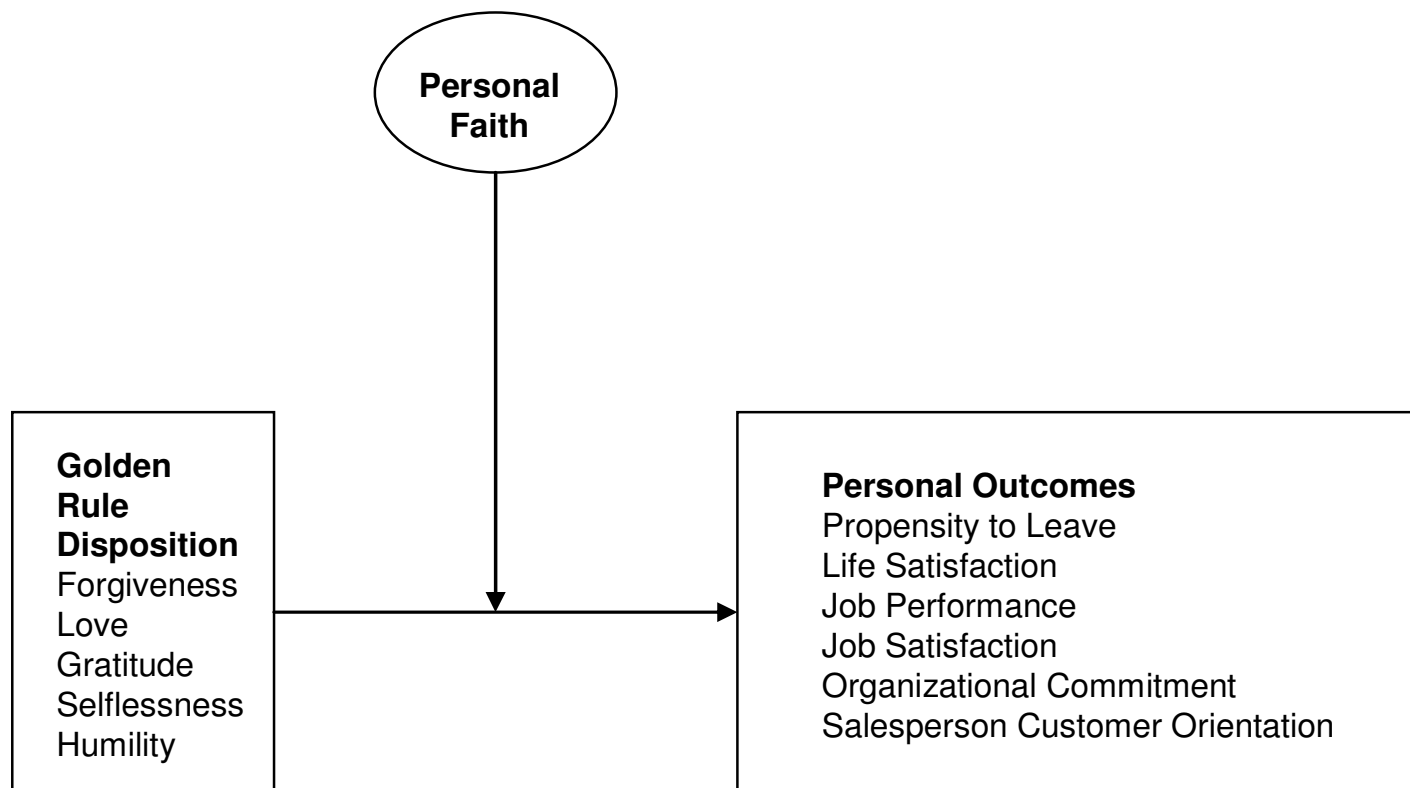
The Golden Rule, Spirituality, Personal Faith, and Job-Related Attitudes

This dissertation addresses the following under-researched topics: (1) the relationship of living by the Golden Rule with a salesperson's customer orientation; (2) the relationship of living by the Golden Rule with a salesperson's job-related attitudes and life satisfaction; and (3) the influence of a salesperson's faith on the above relationships.

Figure 2.1 presents a framework illustrating the proposed relationships of a Golden Rule Disposition (GRD) with individual job attitudes, customer orientation, life satisfaction, and job performance outcomes. Personal faith is presented as a potential moderator of these relationships. A subset of these relationships will be investigated in this research.

Many people rely on the Golden Rule as a guide for their daily behavior (Ammerman 1997), and 90 % of the adult population in the United States acknowledge that their faith is a meaningful part of their daily lives (Witt 2004). Despite the fact that many individuals and a number of businesses use the Golden Rule to guide their ethical behavior (Ammerman 1997; McCormack 1989; Murphy 1998; Steward and Shook 2004), there are very few references to the Golden Rule in the sales, marketing, or organizational literatures except in instances where it is viewed as simply promoting reciprocity (Hosmer 1994; Wade-Benzoni 2002). This is not an accurate interpretation of the Golden Rule as will be shown later. Regarding the Golden Rule as simply

FIGURE 2.1
Conceptual Model



promoting reciprocity reduces its scope to the well-studied notion of game theory, where a “tit-for-tat” behavioral sequence would be perpetuated.

What is not particularly well understood, however, is which behaviors are actually encouraged by the Golden Rule, and the process by which a person’s faith or spirituality may influence these behaviors. This section identifies the behaviors encouraged by the Golden Rule, outlines how faith might influence those behaviors, and highlights several business outcomes which could be affected. My research leads to the argument that the Golden Rule is actually a multi-dimensional, proactive guideline for improving interpersonal relationships with no expectation of reciprocity included.

For the purpose of this research, a GRD is viewed as a construct indicated³ by a group of more specific personality traits, or characteristic behaviors (Pervin 2002), that are summarized by the Golden Rule. Each of these traits is associated with what is right with people. Traits of this type are also called human strengths (Aspinwall and Staudinger 2003, p. 11; Seligman and Csikszentmihalyi 2000).

Personality, a Golden Rule Disposition (GRD), and Personal Faith

A hierarchical framework of personality approach is used to construct the measurement model in this dissertation. Similar frameworks are well established in the marketing literature (Brown et al. 2002; Donovan et al. 2004). While the consensus approach to representing personality traits is the Big Five model of personality (John 1999), substantial evidence supports the existence of other significant factors and trait “clusters” in personality. For example, in addition to the factors of Openness to Experience (or Intellect), Conscientiousness, Extraversion, Agreeableness, and

³ The term "indicated" for this disposition refers to a construct that cannot be directly measured, yet its influence on lower order constructs confirms its existence.

Neuroticism (or Emotional Stability) (OCEAN) that make up the Big Five, researchers have introduced a “need for activity” factor in the marketing literature (Brown et al. 2002; Donovan et al. 2004). These researchers argue that this factor exists at the same level as the Big Five, and thus broadly influences human behavior.

Several studies have concentrated on identifying narrower trait clusters and factors that lie “outside” the Big Five. These have been empirically validated as being more useful in predicting specific behaviors than the extremely broad Big Five factors (Ashton 1998; Brown et al. 2002; Donovan et al. 2004; Paunonen 2003; Paunonen and Ashton 2001). In this dissertation, a GRD is positioned as a narrow cluster of specific traits, and the personal faith factor is viewed as being outside the Big Five. Although the “need for activity” factor has been identified in the marketing literature, the most consistent empirical evidence through the years in the personality literature supports a “faith factor” as the most likely candidate to lie “outside” the Big Five (Emmons and Paloutzian 2003; McCrae 1999; Paunonen and Ashton 2001; Paunonen and Jackson 2000; Piedmont 1999; Saucier and Goldberg 1996).

The importance of improving our understanding of how a GRD and personal faith influence salesperson behaviors, and their relationship to important job-related outcomes is underscored by several factors. These include the motivational properties of faith and spirituality, the fact that faith and spirituality are part of an individual's personality, the relationship of personality and job-related attitudes, and how faith could influence behaviors that determine job-related attitudes

Faith and Spirituality as Motivation

First, a motivated sales force can be regarded as a strategic asset of the firm in competitive environments (Steers et al. 2004). These authors also note that definitions of motivations have traditionally been concerned with factors that stimulate and maintain human behavior. Faith and spirituality appear to have motivational properties, given the fact that much, if not all, of a person's behavior may be explained by faith (Emmons and Paloutzian 2003; Piedmont 1999; Sessions 1994, p. 81; Smith 1979, p. 12).

Managers should be especially sensitive to identifying previously unstudied variables that may motivate their sales forces since salespeople operate with a great deal more autonomy than other employees. Salespeople are also likely to regard themselves primarily as salespeople, then as employees of a particular firm (Speir and Venkatesh 2002). Therefore, managers who provide proper motivation to bring out the most desirable behaviors in salespeople, when they operate independently, should have more success in achieving their goals.

Faith and Spirituality as Personality Traits

Second, faith and spirituality have been shown to be personality traits, and like all other traits, are biologically determined to some extent (D'Onofrio et al. 1999; Koenig et al. 2005). Therefore, they are inseparable from the person, and they 'come to work' with individuals each day. Recent studies have indicated that people receive the most meaning and purpose in their jobs when they can put all of themselves to use and realize their full potential as a person in their work (Mitroff and Denton 1999, p. 36). Aburdene (2005) notes that the "Spirit in business trend" springs from a "desire to celebrate all of our Selves at work" (p. 70). Unfortunately, Mitroff and Denton (1999) note, spiritual

issues are generally regarded as "out-of-bounds" in corporate America, and many individuals experience fear in trying to express their true selves in the workplace, which promotes ambivalence among workers (pp. 6-7). Interestingly, these authors (1999, p. 6) also note that as organizations try to promote *enthusiasm* for organizational goals, the meaning of the word enthusiasm is traced to a Greek word translated "inspired from God." The crux of these researchers' argument is that promoting spirituality in the workplace actually promotes organizational performance.

It makes sense for managers to improve their appreciation of the benefits spirituality can bring to the workplace, particularly since one well-respected author has named the "quest for spirituality" as the greatest megatrend of our time (Aburdene 2005, p. 4). In the United States in particular, 94% of the population believes in God or a Universal Spirit (Winseman 2005), and 82% express a desire for spiritual growth and development (Gallup and Lindsay 1999, p. 66). In light of these observations, managers can expect to encounter this phenomenon with greater regularity in business settings.

Personality Traits and Job-Related Attitudes

Personality traits have been extensively studied in the sales, marketing, and organizational literatures in relationship to important topics such as job satisfaction (Ilies and Judge 2003; Staw and Cohen-Charash 2005), organizational commitment and customer orientation (Brown et al. 2002; Donavan et al. 2004), life satisfaction (Judge et al. 2005), and personnel selection (Judge and Cable 1997). Each of these topics is strongly associated with effective organizational performance. However, these studies typically focus on personality traits which do not have meaningful relationships with spirituality-related traits. For example, the Big Five factors of personality are largely

independent of any behaviors associated with religious or spiritual activities (Emmons and Paloutzian 2003; Paunonen 2003; Paunonen 1998; Paunonen and Ashton 2001; Paunonen and Jackson 2000; Piedmont 1999). Thus, while the importance of traits seems to be recognized by scholars and practitioners, not all of the important traits, in terms of their relationships with business-related outcomes, have been studied.

The Influence of Faith at Work

Finally, there are numerous examples of business leaders who openly speak about how faith influences their behavior in the workplace (Brooker 2006; Dvorak 2006; Gunther 2001; Miller and Hosier 1996; Steward and Shook 2004), yet this is not regarded as identical to observing one's religion at work. The reason for this distinction is that religion is now considered to represent institutional practices and a fixed set of beliefs, while spirituality and faith would represent constructs more closely associated with daily behavior (Hill and Pargament 2003; Tsang and McCullough 2003). It seems quite reasonable to believe that many workers throughout the workforce, such as salespeople, also let their faith influence their behavior in the workplace. It is also likely that many share the perspective of Steve Reinemund, CEO of PepsiCo, who states:

(M)y primary purpose as a person ... is to glorify God and to serve him in the way I am called to do... in the business world, the manifestation of that is in actions, not in preaching... it is really more in allowing my faith to be strong enough that my actions are caring, correct, encouraging, and helpful to others in the success of our business" (Miller 2003).

The actions described in the quote above seem to be strongly related to what is meant by following the Golden Rule.

What It Means to Live by the Golden Rule

A review of the lessons in The Sermon on the Mount, which is an account of Christ's first major public teaching found in Matthew 5:1-7:28 NIV, suggests the specific

traits that would be associated with a GRD are forgiveness, gratitude, agape love, humility, and selflessness. A construct indicated by more specific, or narrower, traits in this manner is sometimes referred to as a mega-construct (Borman 2004). At this proposed level in a hierarchy of personality, a GRD influences these narrower personality traits which describe behaviors consistent with the moral values and principles summed up by the Golden Rule.

From a Christian perspective, a salesperson that lives according to these principles is like the wise builder mentioned in the parable found in Matthew 7:24-26 NIV⁴. This person is described by Christ as unshakeable in the face of adversity due to diligently putting into practice the teachings summarized by the Golden Rule. While it may be rather easy to think of situations that could cause a salesperson to abandon their ethical principles in times of pressure, the Bible also notes that followers of Christ “live by faith, not by sight” 2 Corinthians 5:7 NIV. In other words, they are driven by something more meaningful than short-term results that may seem easily attainable. A strong faith would seem likely in this situation to help a person to adhere more closely to the spiritual principles they hold dear, such as the lessons on behavior contained in the Golden Rule.

Dimensions of the Golden Rule in the Sermon on the Mount

Although the Golden Rule, or “do to others what you would have them do to you,” is a very well known saying, what it actually teaches is probably less so. Since the Golden Rule is a quotation from part of Jesus Christ’s Sermon on the Mount, found in Matthew 5:1-7:28 NIV, a synopsis of the instructions contained within this sermon will

⁴ Luke 6:17-43 NIV provides a brief narration of the Sermon on the Mount. Luke 6:31 NIV provides an identical quotation, “Do to others as you would have them do to you,” to the one previously mentioned in Matthew 7:12 NIV as the source of the Golden Rule.

be provided to address the specific behaviors it encourages. These behaviors include forgiveness, humility, love, selflessness, and gratitude. The characteristics of these behaviors and their relationships with other behaviors are also explained.

While a Christian perspective is used to explain the instructions contained within the Golden Rule, there is no reason to expect that the teachings of other major religions would differ substantially. In addition to the position shared by several researchers that the Golden Rule is a universal ethical standard (Hick 1992; Hosmer 2003; Kinnier et al. 2000), other researchers suggest that the ethical principles of major religious traditions are quite compatible in their instructions for behavior in the marketplace (Sauser 2005; Zinnbarg 2001, p. 77).

Forgiveness and Humility

In Matthew 5:1-10 NIV, also known as the Beatitudes, Jesus Christ provides instructions on how to obtain happiness in life. The characteristics of mercy in verse 7 and peacemaking in verse 9 are easily associated with the trait of forgiveness. The quality of meekness proscribed in verse 5 is synonymous with a trait of humility. When Christ speaks of “salt not losing its saltiness,” or “let your light shine before men” in Matthew 5: 13-16 NIV, he seems to be reminding his followers to follow these teachings in every aspect of their life, which would include conducting business, not just in “religious” settings. Matt 17-20 NIV reaffirms the absolute consistency of these teachings with the laws of the Jewish tradition.

The lessons in Matthew 6:1-18 NIV can be summed up as instructions to practice one’s faith because it is personally important, and important to God. Spiritual activities, regardless of intentions, are not to be performed for personal glory or credit. Therefore,

humility is again being encouraged. Another lesson of great importance is contained in Matthew 6:9-13 NIV, which is known as The Lord's Prayer. In verses 12, 14 and 15, the practice of granting forgiveness is not only encouraged of followers, it is demanded. Practicing forgiveness is seen as a prerequisite to receiving forgiveness from God. Receiving forgiveness from God is a prerequisite to attaining salvation in the Christian perspective. The importance of practicing forgiveness is given an extremely high priority to Christians.

Forgiveness

Forgiveness is viewed as one of the most positive traits to possess in terms of repairing and continuing interpersonal relationships (Exline et al. 2004; McCullough 2000). Additionally, experiencing guilt, which would lead one to seek forgiveness, is also regarded as beneficial to relationships (Leith and Baumeister 1998). Conflicts and disputes are regarded as unavoidable aspects of life in general, and this is certainly true in business. Therefore, seeking and practicing forgiveness can obviously contribute to the formation and maintenance of relationships with customers that are central to effective marketing (Vargo and Lusch 2004).

One personality trait seen as a predictor of unforgiveness is narcissism (Exline et al. 2004). In particular, the sense of entitlement associated with narcissism is regarded as a consistent predictor of unforgiveness. Entitlement in this sense is regarded as explicitly interpersonal. Salespeople with a strong sense of entitlement would seem less likely to be concerned about the needs of a customer and more concerned with their own desires. These types of attitudes could weaken the attempts of businesses to bond with customers and serve their needs in order to accomplish organizational goals.

Humility

Humility, which is synonymous with meekness, is associated with open-mindedness, a willingness to admit mistakes, and a desire to learn. It is not a diminishing of one's worth, but rather an accurate perception of one's abilities and limitations. It stands in direct opposition to arrogance (Tangney 2000).

Salespeople who practice humility would likely be more receptive to constructive feedback from their managers as they seek to improve their work performance. Additionally, the lack of arrogance that characterizes the humble individual would likely contribute to customers enjoying their interactions with these individuals more than with arrogant salespeople. Interestingly, Tangney (2000) also finds humility to be closely related to narcissism in a negative sense, although the absence of narcissism does not necessarily imply that humility is present.

Love

The lessons found in Matthew 5: 21-32 NIV deal with murder, adultery, and divorce, which are clearly not associated with traditional business activities. Important lessons which may apply in business settings follow in the remainder of this chapter. Honesty and trustworthiness are encouraged in Matthew 5: 33-37 NIV, as is unconditional (agape) love in Matthew 5: 43-48 NIV. From a business perspective, this latter instruction can be regarded as an admonition to treat everyone well with the goal of providing benefits to each person one deals with. It explicitly condemns favoritism, and encourages a degree of selflessness.

Agape love

Agape love is regarded as an altruistic type of love that is freely given, and requires self-sacrifice for the benefit of the recipient (Batson 1991; Hendrick and Hendrick 1991). Since altruism is viewed as an unselfish desire to live for others (Batson 1991, p. 5), there is a substantial degree of selflessness present in those who practice agape love. Clearly, salespeople who practice agape love in their jobs will focus on the customers' needs more than their own. This type of behavior would seem closely related to a customer orientation at the level of the individual. The difference between altruism and agape, according to Batson (1991), is that altruism does not require self-sacrifice (p. 6). This type of love is the most difficult to actualize. Narcissists, once again, generally report lower levels of agape love, and are not seen as loving others in any interpersonally positive way (Campbell et al. 2002).

Reciprocity

A critical fact embedded in this sermon is that reciprocity is *not* encouraged among those who follow the Golden Rule. Matthew 5:38-42 NIV contains the well known “eye for eye, and tooth for tooth” passage which defines the essence of reciprocity. In a business sense, reciprocity is embodied in game theory, which encourages a response in kind. In some organizational literature, the Golden Rule itself is regarded as being synonymous with reciprocity (Hosmer 2003; Wade-Benzoni 2002), and this is also a popular interpretation among the public. However, this perspective is explicitly at odds with Christ’s teaching in these verses. Clearly, the Golden Rule encourages followers to act proactively for the benefit of others, not to react in order to get even, or to act and expect an equivalent response.

Selflessness and Gratitude

Matthew 6: 19-24 NIV is frequently regarded as encouraging Christians to forsake the pursuit of material gains given the statement that “(Y)ou cannot serve God and money.” A more comprehensive reading of the Bible, though, provides a more understandable context for this directive. To serve ‘money’ would place sole emphasis on material acquisitions, and could provide the temptation to sacrifice morals for short-term gains, even at the expense of others. This would clearly contradict the teachings of Christ. Serving God, however, requires one to serve others, and to look past the rewards which may be obtained quickly. In this regard, a trait of selflessness seems to be encouraged.

Selflessness

Selflessness is seen as the opposite of the Exploitation/Entitlement dimension of narcissism. In general though, selflessness may be regarded as the opposite of narcissism in total since narcissism is defined as a cognitive-affective preoccupation with the self (Westen 1990). There is a danger of overlapping with the meaning of agape love since it also promotes a high degree of self-sacrifice and a selfless outlook.

To envision the positive benefits of selflessness, the negatives of narcissism must be understood. Narcissists lack empathy, are exploitive, and manipulative. They also have a selfish orientation to relationships (Campbell et al. 2002). Their strong sense of entitlement, in the most selfish sense, impairs their ability to experience empathy (Buss 1999). They are preoccupied with their own needs, goals, and desires, and they focus their attention on themselves (Westen 1990). In terms of interpersonal relationships, they exhibit less agreeableness, empathy, and gratitude with more anger, hostility and

distrust of others. They are usually abrasive and dismissive in their interpersonal relationships (Sedikides et al. 2004). Of particular interest to sales managers, they do not deal well with failure, are not aware of others' feelings, and are not reluctant to create conflict with others (Wallace and Baumeister 2002). For these reasons, Wallace and Baumeister (2002) claim narcissists are not good team players, and may withhold effort without the opportunity to obtain personal glory.

Professional salespeople and their managers might look at the above descriptions in terms of what they do not want to be. A trait of selflessness would lead an individual to be everything a narcissist is not. Therefore, a selfless salesperson could be characterized as empathetic, cooperative, unselfish, agreeable, grateful, and enjoyable to be with. Salespeople like this would be effective team players who give consistent, high quality effort in all aspects of their work at all times. This description of a selfless salesperson closely parallels a passage in Colossians 3:17 NIV, which instructs Christians in "...whatever you do, whether in word or deed, (to) do it all in the name of the Lord Jesus, giving thanks to God the Father through him."

Gratitude

Faithful followers of the instructions in Matthew 6: 25-34 NIV are reassured that physical needs will be met when they live their lives according to God's instructions. These verses also reinforce the notion that serving God is superior to serving money. This passage also suggests that followers should be grateful for what they have in their lives, and not regretful or anxious for what they do not have. Therefore, the trait of gratitude is encouraged here.

Gratitude is associated with positive interpersonal feelings and higher levels of optimism (Emmons and McCullough 2003), life satisfaction, happiness, and hope (McCullough et al. 2004). It stands in contrast to jealousy, contempt, hate (Emmons and McCullough 2003), resentment, envy, and depression (McCullough et al. 2004). Salespeople with higher levels of gratitude could be expected to have a sense of moral motivation and reinforcement (Emmons et al. 2003), stronger social bonds and friendships (Emmons and McCullough 2003), and more empathy (McCullough et al. 2004). These same salespeople are more likely to cope well with stress and adversity and experience less physical symptoms (Emmons and McCullough 2003). Obviously, salespeople, their customers, and their managers benefit from the experience of gratitude among the sales force.

The Meaning of the Golden Rule

The opening lesson in Matthew 7: 1-5 instructs followers to not be hypocritical or judgmental. Rather, a spirit of service to others is encouraged by correcting one's own shortcomings in order to be prepared to help others. This is clearly related to the qualities of humility previously mentioned.

Finally, Matthew 7: 7-11 provides a reminder of what people expect and provide as they live their lives everyday. This leads to Matthew 7:12, which contains the phrase popularly known as the Golden Rule. This verse explicitly casts itself as a summation of the laws regulating the conduct of observant Jews, and does not exclude Christians from the requirements of these laws in any way. Of particular importance, though, are the words “(S)o in everything” which precede the widely known phrase known as the Golden Rule, or “do to others as you would have them do to you.” The Golden Rule, for

Christians, is not an optional command. It is clearly not intended to be selective in its application, such as only in situations judged as having ethical implications. Instead, it is meant to direct behavior towards all people in all situations. Aside from the instructions prohibiting crimes or addressing worship behaviors, the traits of forgiveness, humility, honesty, agape love, selflessness, and gratitude are shown as manifestations of the lessons summed up by the Golden Rule.

Topics Related to a Golden Rule Disposition (GRD)

There are several topics which have been associated with the Golden Rule, and others which help explain how a GRD might work in a salesperson. A review of these topics follows with descriptions of their relevance to this research.

Ethics

Ethics are defined in the dictionary as (a) "a set of moral principles or values" and (b) the principles of conduct governing an individual or a group (Merriam-Webster 2002). The meaning of morality often is based upon principles or values derived from an individual's relationship with God⁵, and not necessarily from society in general. Societal values are more properly reflected in laws, which are regarded as the minimum for ethical behavior (Kohlberg 1976). For the purpose of this research, I consider behaviors consistent with the moral values and principles encouraged by the Golden Rule to be ethical behaviors which would fall under the behaviors subsumed by a GRD. This is consistent with the argument that the Golden Rule is the universal ethical principle (Kinnier et al. 2000) .

⁵ The term "God" is used throughout this paper for convenience, but may be interpreted as Ultimate or Supreme Being(s) in accordance with one's personal beliefs.

A substantial body of research in the marketing, management, and organizational literatures focuses on the relationships between ethics-related constructs and business-related outcomes related to organizational effectiveness. Despite the global and historical popularity of the Golden Rule as an ethical principle, it has yet to be formally operationalized in a similar study. Therefore, it is important to distinguish a Golden Rule Disposition from existing constructs.

OCBs and Prosocial Behavior

Two widely studied constructs, organizational citizenship behaviors (OCBs) and prosocial behaviors, may be considered quite similar to a GRD. In the seminal paper on prosocial behaviors, they are described as acts such as "helping, sharing, donating, cooperating, and volunteering" (Brief and Motowildo 1986). These authors admit their definition is deliberately broad, and in their identification of 13 specific kinds of prosocial behaviors, only three can be related to customers. A close investigation of both of these constructs reveals significant conceptual gaps between the behaviors they address versus those subsumed by living by the Golden Rule.

The OCB and prosocial behavior constructs are frequently regarded as indicators of ethical behavior by individuals (Cameron et al. 2003; Kinicki et al. 2002; MacKenzie et al. 1993; Organ 1988; Rioux and Penner 2001). OCBs are also regarded as a subset of prosocial behaviors (Brief and Motowildo 1986; George and Bettenhausen 1990), and are described in a recent meta-analysis as being limited to behaviors that are directed toward other employees or the organization as a whole (Dalal 2005). While their linkages with business outcomes are the focus of a large body of research, neither perspective regards their potential to directly influence customers. Both OCBs and

prosocial behaviors are also defined as voluntary, discretionary, and intentional (Cameron et al. 2003; Dalal 2005; Goolsby and Hunt 1992; Heilman and Chen 2005; Tepper et al. 2004).

For example, Cameron et al. (2003) claim that “in all cases, prosocial and (organizational) citizenship behavior refers to voluntary actions that provide benefit to other people.” OCBs are consistently cast in the sales literature as discretionary in nature, and are measured by assessing behaviors with other individuals inside one’s organization, not with customers outside of it (MacKenzie et al. 1993; Maxham and Netemeyer 2003; Netemeyer and Boles 1997).

Values

The marketing literature embraces the argument that ethics and ethical behaviors are based on values (Hunt et al. 1989). The arguments that these are (1) intentional, voluntary, and discretionary and, (2) based on values, appear to conceptually limit the domain of behaviors these constructs address for the reasons that follow. A growing body of research supports the argument that ethical behavior, if based on values, is not strictly limited to intentional acts. Theorists in the values literature argue that value-based behavior does not require conscious intentions (Austin and Vancouver 1996; McClelland et al. 1989; Verplanken and Holland 2002). These researchers point to implicit motives, which are conceptualized as central values and regarded as identical to traits, as the drivers of value-related behavior. Furthermore, these implicit motives may be manifested as habits. Habits indicate personality traits in a personality hierarchy (Paunonen 1998) and have been empirically shown to be either automatic or intentional

by nature (Ouellette and Wood 1998). Thus, value-driven behavior may or may not be intentional.

Cognitive-Experiential Self Theory (CEST)

Since I conceptualized a Golden Rule Disposition as an influence on a group of personality traits, the psychology literature was reviewed for theoretical and empirical evidence which supports the argument that behaviors reflective of this disposition may be automatic and/or intentional. CEST, or cognitive-experiential self theory, provides a theoretical perspective which supports both volitional and automatic (or unconscious) influences on behavior (Epstein and Pacini 1999; Pacini and Epstein 1999). CEST proposes that human behaviors are controlled by two systems that operate independently and, at times, interactively. A rational (cognitive) system is viewed as operating consciously, analytically, and very inefficiently in responding to everyday events. An experiential system is seen as operating automatically, rapidly, and in a manner that precludes analytical thinking (Kluger and Tikochinsky 2001; Pacini and Epstein 1999). This latter system is said to be more likely to influence interpersonal behaviors, (Denes-Raj and Epstein 1994; Epstein and Pacini 1999), which are critical to the job functions of salespeople.

Habits

Ouellette and Wood (1998) provide a summary of conceptual arguments and empirical evidence in a meta-analysis to support the position that habits are both automatic and intentional in nature. Several other studies provide impressive empirical evidence for separate automatic and intentional influences on behaviors (Bargh et al. 1996; Bargh et al. 2001; Pacini and Epstein 1999; Wood et al. 2005). Additional support

for a lack of volition in habitual behaviors can also be found in the marketing literature (Shiv and Fedorikhin 1999). Therefore, studying relationships between desirable behaviors and critical business outcomes from an approach which is not restricted to considering strictly intentional behaviors may provide valuable insights. This is consistent with the notion that "...limiting the study of human strengths to the conscious and intentional realm would exclude many important phenomena" (Aspinwall and Staudinger 2003, p. 14). Focusing on a Golden Rule Disposition as a group of personality traits which subsumes both volitional and automatic habitual behaviors is a step towards overcoming these conceptual limitations.

Empathy and Altruism

Other constructs occasionally regarded by some as describing the Golden Rule are empathy and altruism. Indeed, empathy is defined as "an other-oriented emotional response congruent with the perceived welfare of another person" and altruism as "the motivational state with the ultimate goal of increasing another person's welfare" (Batson et al. 1995). In fact, the empathy-altruism hypothesis states that "empathic emotion evokes altruistic motivation to benefit the person for whom empathy is felt" (Batson 1987). Batson et al. (1995) further argue that just as selfishness can evoke excessive emphasis on one's own welfare, empathy-induced altruism can place too much emphasis on the welfare of others. Following the Golden Rule enables one to strike the correct balance between these competing motivations.

Personal Faith and Spirituality

Previous studies addressing the relationship of religion and marketing have not investigated the empirical effects of personal faith on behaviors. (Friedman 2002;

McKee 2003; Mittelstaedt 2002; Sheth and Parvatiyar 1995). Personal faith, as a construct, has not received any attention in the marketing literature. If marketing is “a discipline investigating human behavior” (Hunt 2002), this omission is especially surprising given the recent increased focus on this and related topics in the organizational (Fornaciari and Dean 2001; McKee 2003; Mitroff and Denton 1999) and psychology literatures (Emmons 1999a; Emmons 1999b; Emmons and Paloutzian 2003; Koenig et al. 2005; MacDonald 2000; Piedmont 1999).

For the purpose of this study, I define personal faith as a higher order personality trait blending a desire for a personal relationship with God (the Divine or Supreme Being) with core personality influences on the behaviors of an individual. Recently, the closely related construct of spirituality has been identified as a societal megatrend for the next few decades (Aburdene 2005, p. 4) and a key missing ingredient for organizational performance (Mitroff and Denton 1999). Although the term “spirituality” has become quite popular, researchers have encountered difficulty in assigning a precise meaning to the term. In general, spirituality is related to an individual's religious experiences, and it is regarded as being separate from, yet closely related to, a person's religiousness (Tsang and McCullough 2003). Personal faith is also conceived as being more likely to “communicate” with the experiential system, according to CEST (Epstein 1994).

Whether the personal faith factor exists at the same hierarchical level as the Big Five factors of personality is beyond the scope of this study. Personal faith is, however, regarded as distinct from the Big Five (Paunonen 1998). A Golden Rule Disposition is also proposed as a broad personality trait that exists in a trait hierarchy as described above, and thus is indicated by the traits of forgiveness, gratitude, love, humility, and

selflessness. At this level, it influences these narrower personality traits which describe behaviors consistent with the moral values and principles summed up by the Golden Rule.

The strength of a salesperson's faith could provide the personal willpower to hold fast to the teachings associated with the Golden Rule at all times. The Apostle Paul specifically reminds Christians in 2 Thessalonians 3:12-13 NIV that it is their duty to work honestly for their pay, and to never become tired of doing what is right. It is difficult to conceive of a business committed to ethical behavior in the workplace that would not want these characteristics in their salespeople.

The Meaning of Personal Faith and Spirituality

Spirituality and faith-related issues have received scant attention in the marketing literature. If marketing is “a discipline investigating human behavior” (Hunt 2002), this omission is especially surprising given the recent increased focus these and related topics in the organizational (Fornaciari and Dean 2001; McKee 2003; Mitroff and Denton 1999) and psychology literatures (Emmons 1999a; Emmons 1999b; Emmons and Paloutzian 2003; Koenig et al. 2005; MacDonald 2000; Piedmont 1999). While faith-related influences on practitioners’ actual behaviors have been neglected, marketers are not alone in ignoring this area. One reason may be that academic definitions of religion, spirituality, and faith are numerous and agreement on their precise meaning is lacking (Emmons and Paloutzian 2003). In particular, the following quote addresses the understanding of the term faith.

(R)elatively little careful study has been done, as yet, in universities or seminaries, on the faith of other men, or of human faith generically. ...both insiders and outsiders have thus often tended to focus on something other than faith itself (Smith 1979).

Dictionary definitions of faith cast it as synonymous with belief, trust, confidence, opinion, and religion (Merriam-Webster 2002), and popular understandings of faith frequently mirror these definitions. Smith (1979, p.9) argues forcefully that faith is not religion or belief despite the tendency to use the terms interchangeably. Terms such as faith, religiousness, religiosity, and spirituality have frequently been used by researchers in a virtually interchangeable fashion (Emmons 1999b; Hill and Pargament 2003; Seifert 2002; Tsang and McCullough 2003).

The difficulties in distinguishing between spirituality and religion have been noted recently in the psychology of religion literature (Emmons and Paloutzian 2003; Tsang and McCullough 2003). Evolving meanings for these terms, and a proliferation of definitions from various researchers have contributed to this difficulty. This has occurred in spite of the fact there is substantial conceptual overlap between the terms (Hill and Hood 1999; Tsang and McCullough 2003). Tsang and McCullough (2003) attempt to clarify these terms by specifying that it appears the term “spiritual” deals with individual religious experiences and “religious” addresses institutionalized religion. Since many people could claim to be spiritual without being religious, or vice versa, they recommend using measures that “acknowledge the overlap between religiousness and spirituality while also observing their distinctiveness.” A personal faith construct satisfies these criteria. Therefore, this dissertation will use the construct of personal faith instead of religiosity, religiousness, or spirituality since these constructs might be more appropriately regarded as “dimensions of faith (Plante and Boccaccini 1997). Thus, the influence of spirituality in the workplace is captured by the broader construct of personal faith.

In order to provide a precise definition of the construct of personal faith, a review of the relevant theology and psychology literatures was conducted. Noteworthy characteristics of faith identified throughout this process included the following: (1) Faith is not derived from anything else (Sessions 1994, p. 80; Smith 1979, p. 5; Tillich 1957 p. 8) (2) Faith can include, but is not identical to religion, belief, or spirituality (Hill and Hood 1999; Zinnbauer et al. 1999) ; (3) Faith is a much more consistent concept across cultures, time, and religious traditions than religion (Sessions 1994, p. 8; Smith 1979, p. 10; Smith 1981, p. 119; Tillich 1957, pp. 55-73); (4) Faith contains an action component, and it is central to one's personality. In other words, a person's actions as a whole may be determined by their faith (Emmons and Paloutzian 2003; Piedmont 1999; Sessions 1994, p. 80; Smith 1979, p. 5; Tillich 1957 p. 8) ; (5) there is evidence of a higher order dimension to measures of religiosity (religiousness) and spirituality (Tsang and McCullough 2003) ; (6) there is strong empirical evidence of a "faith factor" of personality, with a substantial genetic basis (Emmons 1999b; Emmons and Paloutzian 2003; Koenig et al. 2005; McCrae 1999; Paunonen and Ashton 2001; Piedmont 1999; Tsang and McCullough 2003). ; (7) Faith is stable in people over time (Allport and Ross 1967; Emmons 1999b); (8) Faith incorporates a transcendent dimension present in humans (Emmons 1999b; Piedmont 1999; Smith 1979, p. 5).

The psychology literature is rich with information on the relationships of spirituality, religion, and personality. Spirituality, religiousness, and religiosity are constructs used often that overlap in content (Smith et al. 2003; Tsang and McCullough 2003). Some researchers have noted that the terms religiousness or religiosity may have negative connotations to adherents of particular traditions (Cohen and Rozin 2001). The

organizational literature cautions that conceptualizing and measuring religiosity in terms of easily observed behaviors (i.e., church attendance) increases the chance of missing cognitive and motivational differences of potential importance (Weaver and Agle 2002). Weaver and Agle (2002) warn that conducting “empirical research on religion in a way that is religiously neutral” can be challenging. A focus on faith takes into account the consistency of its characteristics noted earlier, and the fact that it can include religion, belief, and spirituality. In this regard, it seems quite neutral.

The construct of personal faith, then, seems positioned to fulfill the requirement for a measure that can incorporate religious and spiritual determinants on people’s behavior. It also overcomes the limitations associated with religiosity noted above. It is deeply rooted in personality, with a substantial genetic basis similar to other personality traits (Koenig et al. 2005). I argue that the trait of personal faith represents the “higher order” of religiousness and spirituality the above researchers describe. Its relationship to spirituality and religion, then, is viewed as a higher order personality factor indicated by measures that reflect spiritual or religious behaviors. Personal faith is a more general concept than either religion or spirituality, and is religiously neutral.

The Golden Rule, Spirituality and Faith at Work in the Lives of Salespeople

As previously noted, Aburdene (2005, p. 4) identifies spirituality in business as a societal megatrend for the next few decades, while Mitroff and Denton (1999) make the case throughout their book that spirituality is a key missing ingredient for organizational performance. While this all seems well and good, business managers should be concerned with what can be expected from salespeople who live by the Golden Rule and allow their faith and spirituality to influence their behavior. Regardless

of the benefits that may accrue to individuals, businesses must survive and thrive, and embrace the practices that allow them to. Therefore, they must focus on variables that are beneficial to the organization as a whole. In the section that follows, the results of acting in accordance with the previously identified dimensions of the Golden Rule (humility, forgiveness, selflessness, agape love, and gratitude) are described.

The Role of Faith and Spirituality

The role that faith and spirituality play in relation to the behaviors described above is quite important. Forgiveness, love, humility, and gratitude are highly valued in Jewish, Christian, Muslim, Buddhist, and Hindu traditions (Emmons and Paloutzian 2003). Forgiveness and gratitude, in particular, have been linked to higher levels of spirituality and religious measures in several research settings (Emmons and Paloutzian 2003; Exline et al. 2004; McCullough et al. 2002). Emmons and Paloutzian (2003) explicitly claim that "religious and spiritual issues impact personality traits and processes." In this sense, the traits of faith and spirituality can be seen as motivational catalysts which promote these highly desirable behaviors within people. Since many individuals feel that expressions of faith are suppressed at their workplace (Mitroff and Denton 1999, p. 6), organizations which provides a proper setting to encourage salespeople to let their faith guide their actions could be poised to reap additional rewards.

Job-Related Attitudes

There are several job-related attitudes which could be influenced by a GRD and personal faith. Each of the job-related attitudes described below has been associated with important outcomes for businesses.

Customer Orientation

Individual customer orientation is regarded as an important determinant of customer satisfaction. Table 2.1 summarizes the body of literature on individual customer orientation. This dissertation accepts the argument that highly customer oriented salespeople behave in manners aimed at increasing long-term customer satisfaction (Saxe and Weitz 1982). Salespeople who do so are likely to stimulate repurchase and positive referrals from their satisfied customers (Kotler 2003). Customer satisfaction is frequently initiated and nurtured at the individual level through the efforts of salespeople (Bendapudi and Berry 1997; Sheth and Parvatiyar 1995; Vargo and Lusch 2004). Therefore, individual salespeople are viewed as the appropriate unit of analysis for the study of relationships between the ethical behaviors such as those subsumed by a Golden Rule Disposition, personal faith, and customer satisfaction.

This is a critical characteristic for salespeople to have. Salespeople who have a strong customer orientation align themselves with an organization's desire to provide customer satisfaction and establish long-term relationships (Saxe and Weitz 1982). Although one component of a market orientation is described as a customer orientation, it is regarded as an organizational characteristic (Narver and Slater 1990). Customer orientation in this dissertation is associated with individual behaviors, and is considered to be congruent with the organizational customer orientation frequently mentioned in the sales and marketing literature (Danneels 2003; Deshpande et al. 1993; Dobni and Luffman 2003; Homburg and Furst 2005; Hult and Ketchen 2001; Kennedy et al. 2003; Rindfleisch and Moorman 2003).

Table 2.1

Individual Customer Orientation Literature Summary

Source	Sample Data	Measures/ Analysis Method	Summary of Findings and Comments
Saxe & Weitz (1982)	165 total salespeople from a diverse group of firms	Questionnaire/ Factor analysis correlation analysis	Customer orientation (as opposed to selling orientation) of a salesperson is positively related to performance across most sales situations.
Siguaw, Brown, and Widing, II, (1994)	278 salespeople in 241 companies in the document imaging supplies, equipment, and service industry.	Self-report questionnaire/ OLS regression	Perceived market orientation of the firm significantly influences customer orientation of the salesperson and job attitudes such as job satisfaction and organizational commitment. Customer orientation of the salesperson is from SOCO (Saxe and Weitz) scale.
Donavan, Brown, and Mowan (2004)	156 employees in financial services industry, 207 employees of 12 Midwest restaurants, and 257 employees from a second Midwest restaurant chain.	Questionnaires/ Structural equation modeling (AMOS).	Customer orientation is conceptualized as a disposition to meet customer needs. Customer orientation positively influences job satisfaction (global) and organizational commitment.

Table 2.1 (continued)

Source	Sample Data	Measures/ Analysis Method	Summary of Findings and Comments
Brown, Mowen, Donavan, & Licata (2002)	249 matched responses from supervisors and employees in restaurant industry in Midwest.	Questionnaire/ Structural equation Modeling (LISREL).	Customer orientation is viewed as a personality trait. Customer orientation mediated relationship between traits and performance ratings. CO is positively related to agreeability yet agreeability has a negative effect on supervisor ratings. CO has no significant relationship with conscientiousness or introversion. CO oriented workers are rated better performers by self and supervisors.
Franke and Park, (2006)	42 studies with CO correlations Total N = 13814	Meta-analysis SEM (LISREL)	CO slightly increases job satisfaction and self-rated performance. CO has no effect on manager-rated or objective performance measures. Gender, experience, and adaptive selling behaviors accounted for 13.3% of variance in CO. Authors question how effectively CO selling implements marketing concept.

Job Satisfaction

Job satisfaction is defined as "the feelings a worker has about their job" (Smith et al. 1969). Job satisfaction is also regarded as the most widely studied outcome variable in the industrial-organizational literature (Kinicki et al. 2002; Staw 1984), and substantial attention has also been devoted to this construct in the sales and marketing literatures (Brown and Peterson 1993; Churchill et al. 1974; Donavan et al. 2004; Fry et al. 1986; Futrell and Parasuraman 1984; Netemeyer and Boles 1997; Speir and Venkatesh 2002). The sales and marketing literature on job satisfaction is summarized in Table 2.2.

Organizational Commitment

Highly committed employees are less likely to leave an organization, and organizational performance improves because committed employees perform better (Hunt et al. 1985; Mowday et al. 1979). Organizational commitment has been defined at least two different ways in the marketing literature. First, Hunt et al. (1985) defined organizational commitment as "...a strong desire to remain a member of the particular organization, given opportunities to change jobs." In this study, a more detailed conceptualization which defines organizational commitment as "the degree to which individuals (1) willingly identify with their employer (2) attempt to meet the goals of their employers and (3) embrace their employer's values" is used (Mowday et al., 1979). Table 2.3 provides a summary of the sales and marketing literature on organizational commitment.

Table 2.2
Job Satisfaction Literature Summary

Source	Sample Data	Measures/ Analysis Method	Summary of Findings and Comments
Babin and Boles (1998)	328 food servers	Self-report questionnaire SEM (LISREL)	Role conflict and role ambiguity (role stress) (-) job performance (+) and work/nonwork conflict (-) are related to job satisfaction. Job satisfaction is positively related to life satisfaction and negatively related to quitting intent
Bagozzi (1978)	161 salespeople (all male)	Self-report questionnaire Multiple regression	Role conflict has a negative influence on job satisfaction, sales performance has a positive influence.
Brown and Peterson (1994)	380 direct salespeople	Self-report questionnaire SEM (LISREL)	Role conflict (-) and effort (+) directly influence job satisfaction. Role ambiguity had a mediated negative effect on job satisfaction. Performance had no effect on job satisfaction.

Table 2.2 (continued)

Source	Sample Data	Measures/ Analysis Method	Summary of Findings and Comments
Johnston, et al., (1990)	102 salespeople in CPG industry who completed two waves of survey.	Self-report questionnaire/ SEM (LISREL)	Leadership constructs (consideration and role clarification) did not directly affect organizational commitment of salespeople. For new salespeople, role ambiguity and job satisfaction are the most direct determinants of organizational commitment. Organizational commitment has strongest link to propensity to leave.
Siguaw, Brown, and Widing, II, (1994)	278 salespeople in 241 companies in the document imaging supplies equipment, and service industry.	Self-report questionnaire/ OLS regression	Perceived market orientation of the firm significantly influences customer orientation of the salesperson and job attitudes such as job satisfaction and organizational commitment. Customer orientation of the salesperson is from SOCO (Saxe and Weitz) scale.

Table 2.3

Organizational Commitment Literature Summary

Source	Sample Data	Measures/ Analysis Method	Summary of Findings and Comments
Hunt, Chonko, and Woods (1985)	916 marketing professionals from AMA membership roster.	Self-report questionnaire/ Factor analysis and regression	Organizational commitment is most influenced by job characteristics instead of personal attributes. Levels of commitment are higher at higher levels of responsibility. High commitment is associated with high job satisfaction.
Johnston, et al., (1990)	102 salespeople in CPG industry who completed two waves of survey.	Self-report questionnaire/ SEM (LISREL)	Leadership constructs (consideration and role clarification) did not directly affect organizational commitment of salespeople. For new salespeople, role ambiguity and job satisfaction are the most direct determinants of organizational commitment. Organizational commitment has strongest link to propensity to leave.
Siguaw, Brown, and Widing, II, (1994)	278 salespeople in 241 companies in the document imaging supplies equipment, and service industry.	Self-report questionnaire/ OLS regression	Perceived market orientation of the firm significantly influences customer orientation of the salesperson and job attitudes such as job satisfaction and organizational commitment. Customer orientation of the salesperson is from SOCO (Saxe and Weitz) scale.

Propensity to Leave

Propensity to leave is the likelihood that an employee will voluntarily end their relationship with their employer in the near future (Bluedorn 1982). Research shows that job satisfaction and organizational commitment each have negative relationships with propensity to leave (Babin and Boles 1998; Brown and Peterson 1993; Futrell and Parasuraman 1984; Johnston et al. 1990), which in turn has been demonstrated to be an effective predictor of actual turnover (Johnston et al. 1990).

Life Satisfaction

Life satisfaction is defined as a judgmental, global evaluation by a person of their own life (Diener et al. 1985). As a construct, it has been the subject of study in the marketing and organizational literatures (Babin and Boles 1998; Heller et al. 2004; Judge et al. 2005). It is believed to be influenced by situations such as job satisfaction, and personality dispositions (Babin and Boles 1998; DeNeve and Cooper 1998; Heller et al. 2004; Judge et al. 2005). Babin and Boles (1998) also found life satisfaction to have a negative relationship with propensity to leave.

CHAPTER III

CONCEPTUAL MODEL AND HYPOTHESES

Figure 3.1 presents the proposed conceptual model to be tested in this study. This model shows both the proposed measurement model consisting of personality traits and the structural model hypothesizing causal relationships among the constructs of interest. Due to the complexity of the model, indicators, errors and their paths are not shown to increase ease of interpretation (Boomsma 2000). This model is based on research in the sales, marketing, organizational, and psychology literatures. Individual salespeople represent the unit of analysis.

Constructs in the Model

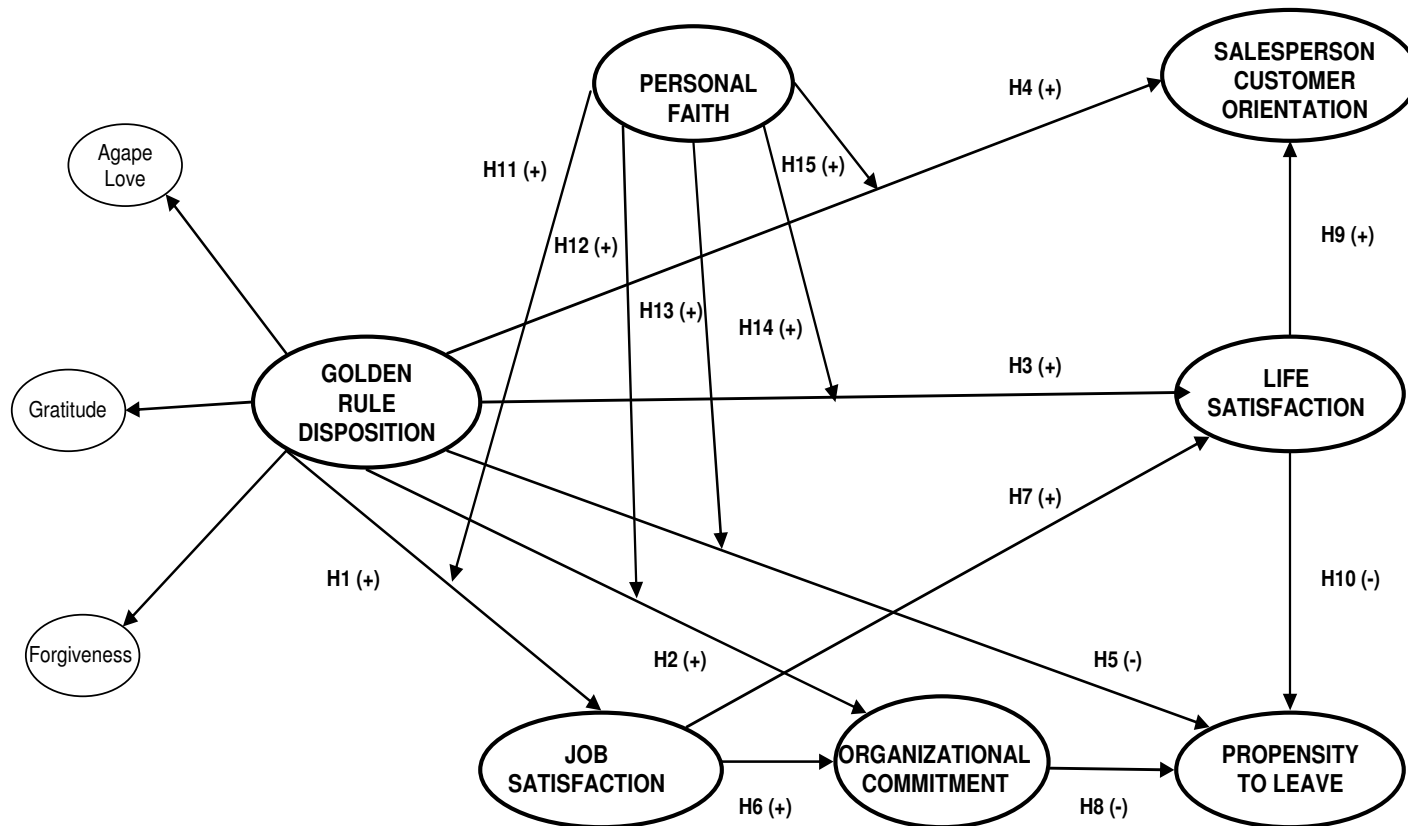
Golden Rule Disposition (GRD)

A Golden Rule Disposition (GRD) is proposed as a broad personality trait, or mega-construct (Borman 2004), which is indicated by a cluster of narrower personality traits. As a mega-construct, a GRD is presumed to exert a common influence on these lower order traits. These traits were chosen to embody the behaviors taught by the Golden Rule. The traits proposed to indicate a GRD include agape love, forgiveness, gratitude, selflessness, and humility.

The Golden Rule, “do to others what you would have them do to you,” is actually a quotation from the Holy Bible. It is taken from part of Christ’s teachings contained in his Sermon on the Mount found in Matthew 5:1 – Matthew 7:28. The phrase, “...do to others what you would have them do to you,” is actually part of Matthew 7:12. The quotation is meant to summarize the lessons conveyed in the body of the sermon. These lessons contain instructions to believers for a proper relationship with God, and place

Figure 3.1

Golden Rule Disposition, Personal Faith, Job Satisfaction, Life Satisfaction, Organizational Commitment, Propensity to Leave, and Salesperson Customer Orientation
A Conceptual Model



equal emphasis on how to properly deal with other people. The scope of the Golden Rule is clearer when the entire verse in the Bible from which it is taken is read, i.e., “(S)o in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets.” (Matthew 7:12, NIV). The breadth of this directive is extensive in that it claims to summarize all of the Jewish laws and prophecies from the Old Testament period covered in the Bible. A hint of the breadth it addresses comes from knowing that in the Old Testament, Deuteronomy 4:1 - 30:20 NIV primarily deals with laws to regulate the lives of Jews. The well known Ten Commandments are found within these passages in Deuteronomy 5:7-21 NIV.

This viewpoint concerning a GRD is consistent with its proposed high level location in a personality hierarchy since it should influence many behaviors. The simplicity of the statement, though, provides a hint that following the Golden Rule may be much simpler than memorizing and living by volumes of laws and regulations would seem to be.

Several researchers argue that “perhaps the most universally agreed upon moral value is the Golden Rule,” and that the values represented by the Golden Rule are “found within the laws or moral codes of all the major religions” (Allinson 1992; Batson and Ventis 1982; Hick 1992; Jeffries 1999; Kinnier et al. 2000). The universal acceptance of this maxim, in some form, by the world’s major religions and major secular groups, seems indisputable. This lends credibility to its worth as an ethical principle to guide behaviors for the overwhelming majority of people in many cultures. The following provides examples from several of the major non-Christian world religions of teachings which are regarded as equivalent to the Golden Rule (Hick 1992):

Hindu- "one should never do that to another which one regards as injurious to one's own self. This, in brief, is the rule of Righteousness."

Jain Kritanga Sutra- one should go about "treating all creatures in the world as he himself would be treated."

Buddhism- although no direct scriptural reference, the principle is inferred from passages such as "Life is dear to all. Comparing others with oneself, one should neither strike nor cause to strike." Another scripture states "As a mother cares for her son, all her days, so towards all living things a man's mind should be all-embracing." The Dhammapada, 10:2, 124 and Udana,V:iv

Confucianism- "Do not do to others what you would not like yourself."

Taoist Thai Shang- a good man will "regard [other's] gains as if they were his own, and their losses in the same way."

Zoroastrian Dadistan-I-dinik - "That nature only is good when it shall not do unto another whatever is not good for its own self."

Judaism- from the Talmud, "What is hateful to yourself do not do to your fellow man (haver). That is the whole of the Torah."

Islam- in the Hadith of Islam Muhammad is quoted, "No man is a true believer unless he desires for his brother that which he desires for himself."

Some scholars and practitioners might contend that a principle grounded in religious teachings, such as the Golden Rule, has no place in business practices. Research shows us, though, that a significant number of businesses and individuals adopt it as a formal or informal guide for business behavior (Ammerman 1997; Hosmer 2003; Kinnier et al. 2000; Murphy 1998). Mary Kay, Merrill Lynch, USAA Insurance, and Coachman Industries are just a few of the firms which explicitly incorporate the Golden Rule into their business philosophy (Murphy 1998). This is entirely consistent with the admonition to use this guideline "in everything," not just non-business situations. Furthermore, if Hunt's (2002) description of marketing as "a discipline investigating human behavior" (p. 21) is accepted, it seems neglectful to ignore a

principle used by so many to guide their behavior, and to neglect the influence of faith on peoples' behavior which has been established across time and cultures. Only one study has been found in the marketing literature which relates the Golden Rule in any way to a measured construct. However, the construct, interactional justice, was dissimilar to a GRD in this study and only informally related to the Golden Rule. Interactional justice was measured from a customer perspective (Maxham and Netemeyer 2003) and no attempt was made to explicitly justify it as a measure of living by the Golden Rule.

The Golden Rule was first named in English in the 18th century. It is, however, “not a maxim of retribution or reciprocity” (Topel 1998), although some management researchers have regarded it in this manner (Hosmer 2003; Wade-Benzoni 2002). This interpretation restricts the scope of the Golden Rule (Jeffries 1999). It is actually multidimensional (Kinnier et al. 2000), and should be assessed in a manner that acknowledges its multidimensional nature. A conceptualization of the Golden Rule as a broad personality disposition, indicated by lower level traits, accomplishes this purpose.

Each of the lower level traits previously named, agape love, forgiveness, gratitude, selflessness, and humility, describe a behavior consistent with a dimension of the Golden Rule. Recent studies have demonstrated that several narrow or broad personality traits have substantive relationships with variables of interest to practitioners. These include variables such as job satisfaction (Ilies and Judge 2003) and customer orientation (Brown et al. 2002; Donovan et al. 2004). Ilies and Judge (2003), for example, found that the Big Five personality factors (Neuroticism, Extraversion, Openness to Experience, Agreeableness, and Conscientiousness) mediate approximately

one-fourth of the genetic variance in job satisfaction. Judge et al., (2002) found that all Big Five factors except Openness to Experience correlated with job satisfaction. Recent studies in the organizational literature (Judge et al. 2005) and marketing literature (Donavan et al. 2004) use much narrower personality traits than the Big Five factors in studies of determinants of job satisfaction. A GRD is regarded as a much narrower trait than any Big Five factor and could also contribute explanatory power in this area.

For example, the underlying trait of forgiveness includes the propensity to forgive other people as well as situations. Individuals who are forgiving, then, should be less likely to develop negative perceptions of others. Those who do not dwell on unpleasant situations should also be more pleasant to be around, and would therefore be more likely to have favorable relationships with others. These favorable relationships could enhance the coworker and supervision facets of job satisfaction as well as overall customer orientation.

Gratitude has been empirically linked to overall contentment, greater optimism (Emmons and McCullough 2003), and lower levels of resentment (McCullough et al. 2004). Higher levels of contentment and optimism resulting from gratitude should have a positive impact on an individual's assessments of their satisfaction with their job and life. Individuals who exhibit humility and selflessness should have better relationships with others by not promoting feelings of resentment, inferiority, or disgust in others. They may also possess a general need to be helpful to others by providing service. This should be positively related to their customer orientation in a business setting.

Taken together, these findings lead to the hypotheses that a GRD will be positively related to job satisfaction, life satisfaction, organizational commitment, and

customer orientation. It should also be negatively related with propensity to leave.

Therefore, the following hypotheses are presented.

- H₁. A Golden Rule Disposition has a positive influence on job satisfaction. The greater the Golden Rule Disposition, the greater the job satisfaction.
- H₂. A Golden Rule Disposition has a positive influence on organizational commitment. The greater the Golden Rule Disposition, the greater the organizational commitment.
- H₃. A Golden Rule Disposition has a positive influence on life satisfaction. The greater the Golden Rule Disposition, the greater the life satisfaction.
- H₄. A Golden Rule Disposition has a positive influence on a salesperson's customer orientation. The greater the Golden Rule Disposition, the greater the salesperson's customer orientation
- H₅. A Golden Rule Disposition has a negative influence on propensity to leave. The greater the Golden Rule Disposition, the lesser the propensity to leave.

Job Satisfaction

Job satisfaction has frequently been assessed with single items to measure global job satisfaction (Staw 1984). This research, however, used a multi-faceted construct of job satisfaction (Brown and Peterson 1993; Churchill et al. 1974; Futrell 1979; Smith et al. 1969). The rationale for this is based on substantial empirical and theoretical evidence that multiple measures of salesperson job satisfaction are more appropriate and provide richer information (Fry et al. 1986; Johnston et al. 1987). Among the feelings a worker has about their job are how they feel about coworkers, supervision, pay, promotion, and work. A worker's lifetime values may also be included in the frame of reference used to assess one's feelings about their job (Smith et al., 1969, p. 6). Smith et al. argue that the relationships of these feelings to behavior depends to some extent on

how much an individual believes those relevant behaviors will help him/her achieve the goals (s)he has accepted.

Job satisfaction has been called the most widely studied outcome variable in the industrial-organizational literature (Kinicki et al. 2002; Staw 1984). It has also been the focus of a substantial body of research in the sales and marketing literatures (Brown and Peterson 1993; Churchill et al. 1974; Donovan et al. 2004; Fry et al. 1986; Futrell and Parasuraman 1984; Netemeyer and Boles 1997; Speir and Venkatesh 2002).

Research focused on the antecedents of job satisfaction has shifted appreciably since the mid-eighties from a focus on role perceptions and organizational variables. Currently, a growing number of studies into the determinants of job satisfaction are investigations of how personality traits might influence these feelings. This area is now “flourishing” (Staw and Cohen-Charash 2005) with a growing body of research in the industrial-organizational psychology (Donovan et al. 2004; Heller et al. 2004; Ilies and Judge 2003; Judge et al. 2002; Judge and Ilies 2004; Staw and Cohen-Charash 2005) and marketing (Donovan et al. 2004) literatures.

Previous studies in the marketing (Ramaswami and Singh 2003; Siguaw et al. 1994; Singh and Verbeke 1996) and organizational literatures (Kinicki et al. 2002) show job satisfaction is highly correlated with organizational commitment. A meta-analysis of job satisfaction antecedents and consequences also found support for the job satisfaction-organizational commitment path (Brown and Peterson 1993). A longitudinal study in the sales literature also established a job satisfaction-organizational commitment linkage among employees in a consumer goods sales force (Johnston et al. 1990). Taking all of

these findings into consideration, there is strong support for inferring a positive relationship of job satisfaction with organizational commitment.

- H₆. Job satisfaction has a positive influence on organizational commitment. The greater the job satisfaction, the greater the organizational commitment.

Studies of job satisfaction and life satisfaction frequently show significant, positive relationships between the two constructs (Babin and Boles 1998; Heller et al. 2004; Judge et al. 2005; Kinicki et al. 2002). What is not clear is the direction of the relationship (Kinicki et al. 2002), although research in the marketing literature generally supports the finding that life satisfaction is a function of job satisfaction (Babin and Boles 1998). A recent study in the industrial-organizational literature concluded that life satisfaction influences job satisfaction while acknowledging that each construct could simultaneously influence the other (Heller et al. 2004). The weight of the evidence, though, appears to favor the argument that job satisfaction exerts a positive influence on life satisfaction, and this is the argument accepted for this research.

- H₇. Job satisfaction has a positive influence on life satisfaction. The greater the job satisfaction, the greater the life satisfaction.

Organizational Commitment

The organizational commitment literature suggests the possibility that traits influence commitment, but research identifying traits which contribute to commitment has been virtually nonexistent. One exception is the work of Donovan et al. (2004), who found that commitment resulted from a customer orientation trait. Various allusions to factors similar to traits as potential determinants of organizational commitment include constitutional, biological factors (Wiener 1982), internalization or value congruence (O'Reilly and Chatman 1986), personal influences (Johnston et al. 1990), and personal

attributes (Hunt et al. 1985). However, the personal influences or attributes mentioned in the sales and marketing literature as potential contributors to commitment are clearly non-trait variables such as age, education, job expectations, circumstances of job choice, and nature and degree of lifestyle interests outside the organization.

Attempts to identify personal influences on organizational commitment may have been hampered by researchers who embraced the perspective that “(I)n general, with the exception of researchers, there is no strong evidence that organizational commitment in marketing is a function of personal attributes per se” (Hunt et al. 1985). Studies since then have generally focused on organizational influences on organizational commitment such as job characteristics, supervision, work group, pay and organizational characteristics (Johnston et al. 1990).

The benefits of organizational commitment to a firm are very important and easily recognized. Highly committed salespeople are less likely to leave an organization, and organizational performance improves because committed employees perform better (Hunt et al. 1985; Mowday et al. 1979). There are at least two different definitions of organizational commitment in the marketing literature. First, Hunt et al. (1985) define it as “...a strong desire to remain a member of the particular organization, given opportunities to change jobs.” However, I will use a more detailed conceptualization which defines organizational commitment as “the degree to which individuals (1) willingly identify with their employer (2) attempt to meet the goals of their employers and (3) embrace their employer’s values” (Mowday 1998; Mowday et al. 1979). Previous researchers have called for a greater understanding of personal

influences on organizational commitment (Johnston et al. 1990), and a GRD could be one of these personal influences.

Psychological forces of organizational identification, personal goal congruence, and value matching are explicit in the definition of organizational commitment (Mowday 1998; O'Reilly and Chatman 1986). These are powerful and difficult to change. For example, identification with values is an important component of organizational commitment. Satisfaction with one's job, with values as a frame of reference (Smith et al. 1969, p. 6), could indicate a degree of correspondence with organizational values and account for part of the influence of job satisfaction on organizational commitment.

Self-concordance theory, derived from self-determination theory (Deci and Ryan 1985), predicts that people are happiest when stated goals match their enduring interests and values (Judge et al. 2005). The self-concordance model states four reasons individuals pursue goals: 1. external (due to others' wishes) 2. introjected (to avoid feelings of shame or guilt or anxiety) 3. identified (belief that it is an intrinsically important goal to have) 4. intrinsic (fun and enjoyable). Goals can be pursued for several of these reasons.

Individuals who are committed to an organization would seem to pursue the shared goals for identified or intrinsic reasons, which should provide more enduring motivations than introjected or external goals. Sheldon and Elliott (1998) argue that goals pursued for identified or intrinsic reasons represent autonomous motives because they emanate from self-choice that reflect deeply held personal values. Intrinsic goals (Austin and Vancouver 1996) and central values, which generate value-congruent behavior, have been theoretically linked to personality traits in the psychology literature

(Verplanken and Holland 2002). These authors argue that central values may be thought of as implicit motives which are actually basic personality dispositions. Goals pursued for extrinsic or introjected reasons represent controlled motives since they come from outside the person and do not receive full assent of an individual (Sheldon and Elliott 1998).

Previous research (Johnston et al. 1990) has also found organizational commitment to be the single greatest negative influence on an individual's propensity to leave in a longitudinal study of salespeople. On the basis of the above arguments, organizational commitment is hypothesized to be negatively related to a salesperson's propensity to leave.

- H₈. Organizational commitment negatively influences propensity to leave. The greater the organizational commitment, the lesser the propensity to leave.

Life Satisfaction

Life satisfaction is defined as a judgmental, global evaluation by a person of their own life (Diener et al. 1985). Some sales researchers also claim that life satisfaction is equal to a general degree of happiness, and it is usually understood as a function of job satisfaction (Babin and Boles 1998). Life satisfaction is subject to influence from situational (or domain) and personal factors (Heller et al. 2004). Situational factors include marriage and job satisfaction, for example. Personal factors include personality traits, positive affect and negative affect. Some of the items used to assess life satisfaction measure the degree to which individuals are satisfied with their life and the extent they have "gotten the important things they want" in life. People who already have what they want in life may be less likely to attach importance to personal

outcomes. Individual differences in this area could lead to greater concern for others (Korsgard et al. 1997), including customers. In view of these arguments, life satisfaction is expected to positively influence customer orientation.

- H₉. Life satisfaction positively influences customer orientation. The greater the life satisfaction, the greater the customer orientation

Assessments of life satisfaction also address the degree to which individuals believe their life is “ideal” or “excellent.” People who hold these beliefs should be reluctant to risk disturbing the conditions of their life, including changing jobs. A negative relationship of life satisfaction with the propensity to leave of individuals has previously been noted in the marketing literature (Babin and Boles 1998) and is expected in this research.

- H₁₀. Life satisfaction negatively influences propensity to leave. The greater the life satisfaction, the lower the propensity to leave.

Salesperson Customer Orientation

Salesperson customer orientation is defined as the degree to which salespeople practice the marketing concept by trying to help their customers make purchase decisions that will satisfy customer needs (Saxe and Weitz 1982). A marketing concept means an organization tries to satisfy the needs of consumers while simultaneously achieving organizational goals (Kerin et al. 2006). Saxe and Weitz (1982) see a salesperson’s customer orientation as having a positive relationship with customer satisfaction and job performance. Obviously, salesperson customer orientation is an extremely important variable to businesses for those reasons.

Research into customer orientation at the level of the individual has been quite limited (Brown et al. 2002). Few studies were found in the sales and marketing

literature (Brown et al. 2002; Donovan et al. 2004; Saxe and Weitz 1982; Siguaw et al. 1994) that investigate this construct at the level of the individual. It is somewhat surprising this topic has not received more attention in the sales literature for several reasons. First, salespeople frequently are the primary source in shaping a firm's impression since "... (b)oundary-spanning agents can signal the quality and character of their company through ...personality" (Ahearne et al. 2005). Second, the financial success of a firm is tightly linked to the revenue-producing efforts of salespeople. Even though these revenues may not be immediately realized, the goal of serving customers is associated with higher levels of performance (Narver and Slater 1990; Saxe and Weitz 1982). Third, a salesperson's customer orientation has been found to be positively related to performance (Saxe and Weitz 1982). All firms should have a goal of performing well. Finally, a salesperson's customer orientation, with its emphasis on helping customers by providing necessary information to them, helping solve their problems, and satisfy their needs seems likely to contribute strongly to customer satisfaction, the major goal of firms and individuals who practice the marketing concept (Deshpande et al. 1993).

A recent meta-analysis of adaptive selling behaviors and customer orientation raises questions regarding the effectiveness of customer-oriented selling in implementing the marketing concept at the level of a salesperson (Franke and Park 2006). Franke and Park concluded that customer orientation increased job satisfaction and self-rated performance, yet had no effect on managerial or objective ratings of performance. However, they also state that the conclusion regarding the CO-managerial performance

relationship may be "susceptible to change as new evidence accumulates." There are several plausible reasons for this position.

First, Franke and Park (2006) used only three samples with 542 salespeople to arrive at this particular conclusion. The samples were drawn from a variety of sales forces, including door-to-door and telemarketing, which may not necessarily embrace the long-term focus of the marketing concept. However, the industries the three samples represented are not specifically identified. Second, recent research has shown that approximately one-third of all firms, particularly those which focus on consumers rather than businesses, and sell goods rather than services, practice transactional marketing as opposed to relational marketing. If this is true, some of the firms in the sample may not practice a market orientation, and managerial assessments of performance in these instances most likely would not correspond to those promoted by a market orientation culture.

Finally, individual customer orientation, in the marketing literature, has been defined in two quite different ways. A salesperson customer orientation was originally conceptualized as a set of behaviors focused on helping customers fulfill their needs (Saxe and Weitz 1982), and subsequent researchers also took this position (Saxe and Weitz 1982; Siguaw et al. 1994). Recently, an individual's customer orientation has been positioned as a personality trait (Brown et al. 2002; Donovan et al. 2004). These latter researchers define customer orientation as an "employee's tendency or predisposition to meet customer needs in an on-the-job context." Although Franke and Park (2006) raise important concerns, I take the position originally stated by Saxe and Weitz (1982) for this research.

Propensity to Leave

Propensity to leave is the likelihood that an employee will voluntarily end their relationship with their employer in the near future (Bluedorn 1982). Research has shown that job satisfaction and organizational commitment each have negative relationships with propensity to leave (Babin and Boles 1998; Brown and Peterson 1993; Futrell and Parasuraman 1984; Johnston et al. 1990). Propensity to leave has been demonstrated to be an effective predictor of actual turnover in organizations (Johnston et al. 1990).

Personal Faith

A person's faith has the potential to influence many outcomes shown to be of interest to businesses. Substantial empirical evidence shows that faith is positively related with improved health, creativity, life satisfaction, optimism, interpersonal relationships, and socially responsible behaviors (Benson 1984; Cooper 1995; Emmons 1999b; Emmons and Paloutzian 2003). Salespeople who are relatively stronger in these areas named above as a result of their faith would seem better equipped to contribute to the goal of implementing the marketing concept. An extensive review of the sales and marketing literatures, though, revealed nothing regarding the construct of personal faith or its potential influence on marketing practices.

Faith-related issues have received scant attention in the marketing literature. The influence of religion on ethical decision making is incorporated in the dominant model addressing this area (Ferrell et al. 1989; Hunt and Vitell 1986). No studies were found which link the influence of religion on any outcomes based on this model. The importance of religious values to consumption habits of individuals and marketing

segmentation practices of providers has been the focus of academic (McKee 2003) and practitioner (Fielding 2005) articles in the marketing literature. Thus, when the related issue of religion has been addressed, the focus seems to have been either on the behavior of consumers or influences on practitioners' decisions. Faith-related influence on practitioners' actual behaviors has been neglected.

Some background seems necessary, then, to justify the use of the construct personal faith in this research instead of the more widely used terms of spirituality, religiosity, or religiousness. The terms faith, religiousness, religiosity, and spirituality have been used by many researchers in a virtually interchangeable fashion (Emmons 1999b; Hill and Pargament 2003; Seifert 2002; Tsang and McCullough 2003). However, the construct personal faith is believed to be more appropriate since religiosity, religiousness, or spirituality might be more appropriately regarded as "dimensions of faith (Plante and Boccaccini 1997). Meanings for spirituality and religion overlap to a large degree despite the large number of definitions for each (Hill and Hood 1999; Tsang and McCullough 2003). Tsang and McCullough (2003) note the term "spiritual" deals with individual religious experiences, and "religious" addresses institutionalized religion. They recommend using measures that "acknowledge the overlap between religiousness and spirituality while also observing their distinctiveness." since many people could claim to be spiritual without being religious, or vice versa. A personal faith construct satisfies these concerns by addressing matters concerned with both individual experiences and institutional activities.

I define personal faith in this dissertation as a higher order personality trait blending a desire for a personal relationship with God (the Divine or Supreme Being)

with core personality influences on the behaviors of an individual. Since personal faith is conceptualized as having the capacity to have broad influences on an individual's life, I hypothesize it will moderate the effects of a Golden Rule disposition on salesperson customer orientation, life satisfaction, organizational commitment, job satisfaction, and propensity to leave. Specifically, it should intensify the influence of the previously mentioned hypothesized relationships.

- H₁₁. Personal faith positively impacts the relationship of a Golden Rule Disposition and the job satisfaction of salespeople. Stronger faith further strengthens this relationship.
- H₁₂. Personal faith positively impacts the relationship between a Golden Rule Disposition and the organizational commitment of salespeople. Stronger faith further strengthens this relationship.
- H₁₃. Personal faith intensifies the negative impact on the relationship of a Golden Rule Disposition and the propensity to leave of salespeople. Stronger faith further weakens this relationship.
- H₁₄. Personal faith positively impacts the relationship between a Golden Rule Disposition and the life satisfaction of salespeople. Stronger faith strengthens this relationship.
- H₁₅. Personal faith positively impacts the relationship between a Golden Rule Disposition and a salesperson's customer orientation. Stronger faith further strengthens this relationship.

Summary of Hypothesized Relationships

In brief, a Golden Rule Disposition (GRD) is hypothesized to positively influence job satisfaction and organizational commitment, while having a negative influence on propensity leave. Job satisfaction is hypothesized to exhibit a positive influence on organizational commitment, and organizational commitment is expected to negatively influence propensity to leave. A GRD is also hypothesized to provide a positive influence on life satisfaction and customer orientation.

Personal faith is expected to moderate the relationships of a GRD with job satisfaction, organizational commitment, propensity to leave, life satisfaction, and customer orientation.

CHAPTER IV

RESEARCH DESIGN

Sample

Data for the study were collected from the sales force of a major automobile retail dealership group located in the southwest United States. A breakdown of salespeople by location is shown in Table 4.1. A total of 184 surveys were distributed based on the number of authorized sales positions in the organization 10 days prior to actual survey administration. A total of 161 surveys (87.5%) were returned, but nineteen of these were deemed unsuitable for analysis due to excessive levels of missing data. After recoding the appropriate items, missing values from the remaining surveys were imputed with the Expectation Maximization (EM) algorithm (Hair et al., p. 603; Little and Rubin 2002, pp.164-179; Malhotra 1987), which was computed by PRELIS 2 (Jöreskog and Sörbom 2002). As recommended by Jöreskog and Sörbom, some of the matching variables used to impute the missing values were from variables not used in the structural model. A total of 142 surveys (N=142), or 77.2% of the total sales force, were retained for analysis of the measurement model and full structural model. This satisfied the criterion for SEM analysis using maximum likelihood estimation procedures with a sample size of at least 100 (Hair et al. 1998, p. 105).

Characteristics of the sample were as follows. Respondents were predominantly male (85.9%) with an average age just under 40 years old (39.7) at the time the survey was conducted. The majority (83.9%) had at least some college education. In terms of marital status, just under half of the respondents were married (49.3%), and single and never married salespeople made up the next largest group (30.3%). Most of the

TABLE 4.1

Sales Positions by Location

LOCATION	NEW SALES	USED SALES	N/U SALES	TOTAL
A			9	9
B			10	10
C	14	4		18
D	5			5
E	8			8
F	6			6
G	6			6
H	38	12		50
I	7	2		9
J	16	2		18
K			7	7
L	22	10		32
M			6	6
	122	30	32	184

All locations belong to the same automobile dealership group in the southwest United States

salespeople sold new and used vehicles (54.9%) or new vehicles only (38.0%). The average length of employment with the dealership was just less than two years (22 months). The ethnic composition of the sales force was quite diverse, with 38.7% Caucasian, 19.7% Hispanic, 17.6% African-American, and 15.5% Asian/Pacific Islander.

Procedures

A cross-sectional field study was conducted by administering a comprehensive survey questionnaire (see Appendix A) to gather the data used in testing the conceptual model. Some risks associated with a survey of this type include an overall low response rate and possible fatigue on the part of respondents due to the length of the instrument. The questionnaire was also administered to other employees in the organization as part of a broader research project, and included several scales not relevant to this dissertation. The survey contained 299 items, so the concerns noted above were valid. Additionally, I felt some salespeople may have concerns about the confidentiality of their responses since some items dealt with their impressions of their coworkers, supervisors, and the organization itself.

A series of email and written communications from the President and Human Resources Director of the firm were sent to each general manager in the days prior to survey administration to encourage employee participation (see Appendix B). These officers strongly advised the managers at each location to provide a secluded area and sufficient time for respondents to complete the survey during a regularly scheduled weekend sales meeting.

In order to further mitigate the risks and concerns mentioned above, the participating firm communicated their desire for full participation by providing a cover letter to each member of the sales force signed by the President and Chief Operating Officer. Informal encouragement for full participation was communicated through traditional managerial channels to gain support from the local managers. The entire senior ownership/management group also made known their complete support for this project to field managers. Salespeople were provided time to complete the surveys in groups during regularly scheduled weekend sales meetings, which generally had the highest attendance. As an additional way to reduce concerns about confidentiality among the respondents, I also provided a personally signed cover letter with each survey assuring the participants of the confidentiality of their responses (see Appendix D). The informed consent forms distributed with the surveys also contained instructions on how to complete the survey in a confidential manner (see Appendix E).

Survey questionnaires were distributed to the appropriate personnel at each location by local administrative managers. A letter from me was mailed to each administrative manager detailing the appropriate distribution for each location (see Appendix F). Completed surveys were placed in sealed envelopes by the respondents, collected by the local administrative managers, returned to corporate headquarters via company mail, and shipped directly me when all locations were accounted for. At the request of the President and Human Resources Director of the sponsoring firm, a web survey was provided several weeks later in an attempt to collect more responses from salespeople unable to participate during the original collection period. I communicated this survey to the appropriate employees by email (see Appendix G). This extended data

collection period is justified due to the recommendations in the literature to avoid the November-December time period (Dillman 2000) and to strive for returns of better than 80-90% (Kerlinger and Lee 2000, p. 603). Consultations with the sponsoring firm led to administering the web survey the weekend after the firm's fiscal year ended. The supportive efforts of the sponsoring firm contributed greatly to the response level.

Measurement Scales

In order to insure validity, each construct shown in the model was measured using preexisting, validated scales. These scales had each been used multiple times in a variety of studies. Each scale's reliability, indicated by Cronbach's alpha, met or exceeded the threshold of .70 recommended by Hair et al., (1999 p. 118) with the exception of the subscale used to measure selflessness, which has an alpha of .68.

Golden Rule Disposition (GRD)

The traits of forgiveness, love, gratitude, humility, and selflessness are conceived as reflective indicators of this construct. Humility and selflessness will be recorded as reverse scored dimensions of narcissism. All other dimensions are measured with individual scales.

Forgiveness was measured with the 18-item Heartland Forgiveness Scale (Thompson and Snyder 2003, p. 310). This measures situational forgiveness of self, others, and situations based on responses to a 7-point Likert-type scale. Alpha values of .84 to .87 were reported from results of 7 samples with subscale alphas of .71 to .83. Test-retest correlations of .83 for the complete scale and from .72 to .77 on the subscales were observed.

Love was assessed with the 3-item Agape love subscale of the Love Attitudes Scale Short Form (Hendrick et al. 1998). This scale uses a 5-point Likert-type response format with summed scores. Alpha values between .84 and .87 were found for this subscale.

Gratitude was measured by the GQ-6 (McCullough et al. 2002). Items on this self-report measure are scored on a 7-point Likert-type scale (1 = strongly disagree; 7 = strongly agree). Alphas in the range of .80 were reported. This measure has been used several times in the psychology literature (Emmons et al. 2003; McCullough et al. 2002; McCullough et al. 2004).

Humility, and selflessness were assessed by reversing the scores on two dimensions of the Narcissistic Personality Inventory (NPI) in order to capture their positive aspects (Emmons 1987; Raskin and Hall 1979). The eight items of the Exploiteness/Entitlement subscale (reverse of selflessness), and eleven items of the Superiority/Arrogance subscale (reverse of humility) were used. Evidence of internal consistency is shown by Cronbach's alpha values of .70 and .68 for these two factors, respectively (Emmons 1987).

Personal Faith

Recent guidelines in the psychology literature recommend using existing scales that assess religious and spirituality-related constructs due to the overlap and distinctiveness in the concepts (Tsang and McCullough 2003). In this research, personal faith was assessed by The Santa Clara Strength of Religious Faith Questionnaire (Plante and Boccaccini 1997). This is a 10-item self-reported scale modified to use a 5-point (1 = Strongly Disagree; 5 = Strongly Agree) Likert-type response format. Summed scores

are produced which range between 10 and 50, with higher scores indicating stronger faith. The authors report Cronbach's alpha values of between .90 and .96. Other researchers who have used the scale reported alpha values of .96 and .93, respectively (Avants et al. 2003; Lewis et al. 2001).

Job Descriptive Index (JDI) [©]

The JDI [©] was used to measure job satisfaction (Smith et al. 1969)⁶. The JDI [©] is a five sub-scale, composite measure which includes: satisfaction with work (18 items), supervision (18 items), coworkers (18 items), pay (9 items), and opportunities for promotion (9 items). Responses to each descriptive phrase or adjective are recorded as Y (yes), N (no) or ? (unsure). Scores of 3 (Y) 1 (N) and 0 (?) are assigned for positive items and reflected for negative items. Summed totals with higher values indicate higher levels of job satisfaction in each facet. The total score of all facet scales is considered a general measure of employee job satisfaction. While the scale or selected subscales have appeared several times in the marketing literature (Busch 1980; Cron and Slocum 1986; Futrell and Parasuraman 1984; Siguaw et al. 1994), alpha values for each dimension were reported in only one study. Cron and Slocum (1986) reported alpha values of .76 for work, .84 for pay, .71 for opportunities for promotion, .86 for supervision, and .84 for coworkers. A meta-analysis based on a minimum of 27 studies in the organizational literature, reported average reliability estimates for the same dimensions of .88, .87, .88, .89, and .86, respectively (Kinicki et al. 2002). Kinicki et al. also found statistically significant convergent and discriminant validity for the JDI in the same meta-analysis. Additionally, although the scoring format is unique, research

⁶ I wish to thank Dr. William Balzer of Bowling Green State University for graciously granting permission to use the JDI in this research.

has shown the Y,?,N response set to be slightly superior to a Likert type response format (Hanisch 1992).

Organizational Commitment

The organizational commitment scale is a seven-point Likert-type summated ratings scale that measures the degree to which an employee reports being actively involved with their organization (Mowday et al. 1979). A 7-point Likert-type format (1 = strongly disagree; 7 = strongly agree) is used for scoring. This scale has been used several times in the marketing literature (Johnston et al. 1990; Michaels et al. 1988). Michaels et al. reported high internal consistency with an average alpha of .90 and adequate convergent and descriptive validity based on samples that spanned several jobs and organizations.

Propensity to Leave

The Staying/Leaving index scale was used to measure propensity to leave (Bluedorn 1982). This scale has been used in several marketing and organizational studies (Babakus et al. 1996; Johnston et al. 1990; Netemeyer et al. 1990; Sager et al. 1989). One item assesses the chances of an employee quitting during one of four specified time periods. A 7-point scale anchored by 7 (Excellent) and 1 (Terrible) is used for recording responses. A second question evaluates the frequency that an employee thinks about leaving. A 5-point response scale ranging from (1) never to (5) always is used. The responses are summed to provide an index of the propensity to leave for the respondent with higher scores indicating a greater likelihood of leaving.

Life Satisfaction

The Satisfaction With Life Scale, a 5-item scale, employs a 7-point Likert-type response format for recording scores (Diener et al. 1985). A summed score is used to indicate a respondent's life satisfaction. Diener et al., report a correlation coefficient of .87 with a test-retest coefficient of .82 after two months.

Salesperson Customer Orientation

Salesperson customer orientation was measured using the SOCO scale (Saxe and Weitz 1982). This scale measures the degree to which a salesperson engages in behaviors aimed at increasing long-term customer satisfaction instead of focusing strictly on the sale. Responses are recorded on a 9-point Likert-type scale anchored by "True for NONE of your customers-NEVER" and "True for ALL of your customers-ALWAYS." This 24 item scale has 12 positive and 12 negative items. Scores on the negative items are recoded and a summed score is obtained. Higher scores indicate a higher degree of customer orientation. Cronbach's alpha values of .86 and .83 have been reported in results from two samples as evidence of internal stability. A six week test-retest reliability of .67 has also been reported. This original form of this scale has been used several times in the marketing literature (Hart et al. 1989; Siguaw et al. 1994) and a modified form administered to industrial buyers has also been used (Michaels and Day 1985). Alpha values of .84, .86, and .91, respectively, were reported in these studies.

Pretesting

A blend of the procedures recommended by experts in the field of survey administration (Dillman 2000; Fowler 2002; Schwab 2005) was used in the pretest stage of survey instrument development.

First, I sought feedback from knowledgeable colleagues and analysts (Dillman 2000, p. 141) regarding the overall usability (Fowler 2002, p.112) of the initial draft of the questionnaire. In particular, these researchers encourage seeking critiques regarding the readability, understandability, and answerability of the items as well as their perceived relevance to the study. A group of three professors with relevant experience in survey implementation and data analysis (Dillman 2000, p. 141) provided the initial critiques. Minor modifications were made to several items in the questionnaire to address their concerns. Six upper-level doctoral students were then recruited to review the questionnaire and provide similar feedback. Additional minor revisions were made in response to their suggestions.

Evaluative interviews and a pilot study are recommended as the next steps of the pretest at this point (Dillman 2000, pp. 141-146). However, since existing scales were used to construct the questionnaire, a pilot study involving 100-200 respondents (Dillman 2000, p. 146) was not regarded as a necessary step. Instead, a group of employees from a local automobile dealership were asked to complete the questionnaire and provide detailed feedback as part of a pilot study (Schwab 2005, p. 47). These employees met the essential criterion recommended by Schwab of “individuals similar to those who will be asked to complete it (the questionnaire) as part of the substantive research.” In lieu of personal interviews, each respondent in this stage was provided with a rating form to communicate their observations regarding the same criteria addressed by both groups of academic reviewers mentioned previously (Fowler 2002, p. 112). This rating form accompanied the cover letter from me requesting their assistance in this step (see Appendix G). After a review and synthesis of the remarks from the pilot

study rating forms, a few minor revisions were made to the questionnaire to arrive at the proposed final version.

Two graduate students were then solicited to perform a final check of the survey instrument. These students had no previous involvement with the questionnaire at the time they performed this proofreading check (Dillman 2000, p. 146). They provided comments regarding the time necessary to complete the questionnaire as well as recommendations for additional, minor revisions.

As a final step, the Chairman, President, two Vice-Presidents, and the Human Resources Director of the sponsoring organization were provided with copies of the survey to review. No revisions were requested, and final approval of the questionnaire's content was received prior to survey implementation.

Goals of the Study

The goals of this study are to answer the following questions: (1) To what extent does a salesperson's Golden Rule disposition influence their customer orientation? (2) How does a salesperson's Golden Rule disposition influence their job-related attitudes related to their propensity to leave? and (3) Does a salesperson's personal faith moderate the relationships above?

Methods

Structural equation modeling (SEM) was used to test the hypothesized relationships, and there is no firm consensus on the recommended ratio of cases to parameter estimates in the SEM literature. A guideline of at least five respondents per estimated parameter is suggested, with 10 respondents per parameter estimate deemed more appropriate (Hair et al. 1998, p. 604). Other researchers cite Bentler's (1989)

recommendation of five cases per parameter estimate, and mention three cases per parameter estimate as the absolute minimum for well-behaved data (Bagozzi and Edwards 1998).

Data Analysis and Hypothesis Testing

This dissertation involved a cross-sectional study. Structural hypotheses between the constructs of interest represented in the conceptual model shown in Figure 2 were tested using Structural Equation Modeling (SEM) with LISREL 8.72 (Jöreskog and Sörbom 2001). Due to considerations concerning loss of statistical power and the appropriateness of the sample size for SEM methods to test for interactions (Jaccard and Wan 1996, p. 74), hypotheses concerning the moderating influence of faith (H11-H15) in Figure 2 were tested with moderated multiple regression analysis using SPSS 14.0 (Aiken and West 1991; Irwin and McClelland 2001; Jaccard and Turrissi 2003; Sharma et al. 1981). Justification for this decision is briefly discussed below.

In SEM, the recommended approaches for testing the presence of interactions involve comparing groups, or using product terms (Jaccard and Wan 1996). A group comparison for this research would require splitting the sample into two groups, and is most appropriate for group membership based on dichotomous variables. A relevant example in the marketing literature treats gender as a moderator (Babin and Boles, 1998). In this study, group membership would have to be based on scores associated with “high faith” or “low faith,” even though the scores associated with the faith construct represent a continuous variable. This approach has been used before in the marketing literature (Brown et al. 2002), but a major risk associated with this is the loss of statistical power required to detect interactions (Irwin and McClelland 2001). Jaccard

and Wan (1996) recommend minimum sample sizes, per group, of approximately 100 to conduct this type of analysis using SEM (p. 74). Splitting the existing sample would result in group sizes which fall well short of this recommendation. I also wished to preserve as much statistical power as possible to detect any interaction. Therefore, this strategy was eliminated from consideration.

Calculating product terms for the interaction variable is the recommended strategy in SEM when all variables are continuous, the case for this research. This requires the use of multiple indicators for each latent variable, and a minimum sample size of approximately 150 (Jaccard and Wan 1996, p. 74). However, this method necessitates the estimation of four additional matrices in the LISREL model. Even though estimating all parameters from these matrices would not be necessary, the additional parameters from the multiple indicators plus those necessary from the four additional matrices would severely test the data. The ratio of sample size to parameters estimated in the model would fall well below recommended minimum levels in the SEM literature (Jaccard and Wan 1996, p. 74). For these reasons, this method was also eliminated from consideration.

Measurement Model Estimation

Before following the recommended two-step procedure for testing structural equation models (Anderson and Gerbing 1988), the unidimensionality of each construct was established using confirmatory factor analysis (CFA) procedures (Anderson and Gerbing 1982). The next step taken prior to testing the complete structural model was to estimate the measurement model. The correlation matrix will provide the input for testing the model. After a measurement model demonstrates acceptable fit in a

confirmatory factor analysis (CFA), the full structural model will be tested. Fit was evaluated based on recommendations in the SEM literature for models with sample sizes less than 250 (Hu and Bentler 1999).

Structural Model Estimation

After the measurement model was successfully estimated, the structural model was estimated using the correlation matrix of the refined measures as input. The correlation matrix was produced using SPSS 14.0, then imported into LISREL 8.72 (Jöreskog and Sörbom 2001). A model generally corresponding to the partial disaggregation model described in the SEM literature was estimated (Bagozzi and Edwards 1998). This involved using multiple indicators for the latent variables in the measurement portion of the model. These indicators were constructed of item composites formed by combining two or three items and averaging them. A benefit of this strategy is that measurement error is accounted for and parameter estimates are not biased. As a result, the statistical significance of relationships is usually greater than models using summed indicators. The dependent variables in the model were measured using average scores of scales.

The fit of the structural model was assessed by evaluating measures of absolute fit, incremental fit, individual parameter loadings, and the size of standard errors

Tests for Interaction

In this dissertation, SEM is not regarded as the appropriate method to test for the proposed moderating effect of faith on the relationships of a Golden Rule disposition with the dependent variables of job satisfaction, organizational commitment, propensity to leave, life satisfaction, and customer orientation. Instead, moderated multiple

regression (Irwin and McClelland 2001) was selected as the appropriate method to test for moderation. The primary reasons for this decision have to do with the sample size. Justification for this decision is outlined below.

Two options exist in the SEM literature to test for interaction effects, a multiple-group analysis or the use of product terms. A “multiple-group” LISREL solution (Jaccard and Wan 1996) would require artificially splitting the sample into two groups, which severely decreases the statistical power necessary to detect any interaction effect (Aiken and West 1991, p. 168; Irwin and McClelland 2001). Additionally, even under ideal conditions, the resulting group sizes would fall well below the 100 per group recommended in the SEM literature (Jaccard and Wan 1996, p. 74).

Using product terms is the recommended procedure for the situation in this research, when the independent, dependent, and moderator variables under study are all continuous. Using multiple item indicators of the latent constructs is recommended under this approach in order to account for measurement error. Additionally, parameters are estimated for four additional matrices in LISREL (Jaccard and Wan 1996, pp. 54-55). The additional parameters to be estimated for the multiple indicators and new matrices would cause the ratio of cases to parameters estimated in this study to drop to unstable levels.

In order to perform these tests using the moderated multiple regression method, several steps will be required. A series of simple effects multiple regression models will first be estimated with each individual factor (agape love, gratitude, and forgiveness) paired with faith as the independent variables. The variables of job satisfaction, organizational commitment, propensity to leave, life satisfaction, and customer

orientation will be the respective dependent variable in these models. The form of these models is shown in Equation 1.

(1)

$$\hat{Y} = b_1 X + b_2 Z + b_0$$

In these models, \hat{Y} represents the predicted value of the respective dependent variable, X represents the respective underlying indicator of a Golden Rule disposition, and Z represents faith. The designations b_1 , b_2 , and b_0 represent the coefficients associated with the two independent variables and the regression constant (intercept), respectively (Aiken and West 1991, p.1).

Corresponding equations that modeled the interaction as a product term will then be estimated to allow tests of the hypothesized moderating relationships. The form of these models is shown in Equation 2.

(2)

$$\hat{Y} = b_1 X + b_2 Z + b_3 XZ + b_0$$

The only difference in these models with the simple effects multiple regression models above is the inclusion of the intercept term XZ and its associated coefficient, b_3 . Comparing the models containing the same independent variables provides the necessary information to test for an interaction. Faith must be included in both models, even though it was not hypothesized as having direct relationships with any dependent variable of interest, or tests of the product will be inappropriate (Irwin and McClelland 2001).

If a statistically significant interaction is detected, a series of models using the “spotlight” method (Irwin and McClelland 2001) will be conducted to explicate the

effect of the moderator variable across values of the other independent variable (Aiken and West 1991 pp. 12-22; Irwin and McClelland 2001; Jaccard and Turrisi 2003).

Statistically significant interaction effects will be revealed by the t -values associated with the b_3 coefficients for each interaction term (Jaccard and Turrisi 2003, p. 20). These values indicate whether the R^2 values of the simple effects and interaction effects models differ in a statistically significant manner. According to Jaccard and Turisi (2003), this yields the same results as the most popular approach in the multiple regression literature used to test for significance of interactions (Cohen and Cohen 1983, pp. 320-325)

Limitations of Methods

Since this was a cross-sectional study, inferences about directional effects may be problematic (MacCallum and Austin 2000). Another limitation is that salespeople have a unique function within the domain of marketing, and the findings may not generalize to other individuals engaged in marketing activities. Furthermore, automobile salespeople sell a product often deemed to lag only home purchases in terms of emotional, financial, and practical importance. This could further constrain the generalizability of any results.

A field study was conducted by administering a survey to salespeople employed in the automobile industry. Risks associated with a field survey include an overall low response rate and possible fatigue on the part of respondents if the instrument is lengthy. In this instance, the survey contained 299 items. A social desirability bias may have been present in the respondents' answers, and they may have engaged in satisficing

behavior which would limit the accuracy of the responses (Krosnick 1999). Appropriate efforts were undertaken to minimize the effects of these potential limitations.

Several risks must be considered when using SEM. First, a poorly specified measurement model dramatically increases the probability that the full structural model will not fit the data well. Next, a sample size that is too small may not allow estimation of a complex model (MacCallum and Austin 2000). Small sample sizes also present the possibility that multiple competing models may fit the data as well or better than the proposed model. Finally, the generalizability of any findings may be limited due to the characteristics of the sample and variables selected.

In spite of the above limitations, SEM has been used extensively in the sales, marketing, and organizational literatures. It provides the capability to more accurately model actual situations and conduct observational studies dealing with highly relevant issues.

CHAPTER V

ANALYSIS AND RESULTS

Several steps were necessary to test the proposed structural model. LISREL 8.72 (Jöreskog and Sörbom 1993), a structural equations modeling program, was used to conduct tests of the measurement model and the main hypotheses represented in the structural model represented in Figure 2. This technique is especially suited to field survey research due to its ability to simultaneously (1) handle various types of measures, (2) account for measurement error, and (3) simultaneously test all proposed relationships.

Scale Refinement

Following recommendations in the structural equation modeling literature, a two-step process of testing the model was planned (Anderson and Gerbing 1988). First, an exploratory factor analysis was conducted on each measure to determine possible dimensionality, then a confirmatory factor analysis (CFA) was performed on each of the measures of reflective indicators to establish the unidimensionality of the construct (Gerbing and Anderson 1988). In the process of establishing unidimensionality, some items were dropped from several scales due to empirical or theoretical considerations. This is the recommended procedure when a converged, proper solution is obtained, but overall model fit is unacceptable (Anderson and Gerbing 1988).

A CFA was not performed on the Job Descriptive Index ©, or the Staying/Leaving Index. Indexes derive their meaning from their items, and dropping any items from formative measures such as these could alter the empirical and conceptual meaning of the constructs because "the indicators only capture the entire

conceptual domain as a group" (MacKenzie et al. 2005). These researchers explain that the conceptual meaning for overall job satisfaction, for instance, is determined from its various facets measuring satisfaction with work, coworkers, supervisors, promotion, and pay. Satisfaction levels from each facet combine to cause a feeling of overall job satisfaction. Therefore, due to the formative nature of such measures, researchers are cautioned that CFA procedures are not appropriate in this case and may lead to severe model misspecification.

The resulting CFAs for each construct produced models that fit the data well for a sample size below 250. Guidelines in the SEM literature suggest that a combination of CFI values close to .95 with SRMR <.08 indicate good fit with samples of this size (Hu and Bentler 1999). In addition to these values, NNFI and RMSEA are also reported.

After unidimensionality was established, the composite reliability (ρ) and average variance extracted (AVE) for each measured construct were calculated (Bagozzi and Edwards 1998). In general, it is desirable for composite reliability values to exceed .70 and for average variance extracted values to exceed .50, although lower values may be acceptable in exploratory research (Hair et al. 1998, p. 612). Each construct met the threshold values of acceptable composite reliability and AVE with the exception of humility, which fell just below the .50 value desired for AVE. Additionally, selflessness barely exceeded this threshold value. Alpha values were generally consistent with previous findings.

Next, a test of the proposed measurement model was conducted with some of the proposed lower order factors modeled with composites of items instead of single items as indicators. This approach is consistent with the partially disaggregated model

approach described in the structural equations modeling literature (Bagozzi and Heatherton 1994). Models using composites as indicators of latent variables in general provide higher and more valid estimates of the effects between constructs. This is because the biasing effects of measurement error are reduced by this method (Coffman and MacCallum 2005).

Measurement Model

All parameters were freely estimated using Maximum Likelihood (ML) procedures. ML estimates have shown evidence of being robust against departure from normality by indicators (Ping 1995). The X^2 (chi-square) test statistic is the most commonly reported measure of overall model fit. However, it is extremely sensitive to sample size since the computed X^2 statistic is a direct function of sample size. Typically, this value leads to rejecting a model with large sample sizes. Therefore, it is not useful in assessing individual model fit (Fan et al. 1999; MacCallum et al. 1996), but it is very useful in determining the significance of any sub-model contained within an ideal model (Bentler and Bonett 1980).

More appropriate overall measures of fit include statistics that fall into two classes. First, absolute fit indices including the Root Mean Squared Error of Approximation (RMSEA) and Standardized Root Mean Squared Residual (SRMR). RMSEA, while also sensitive to sample size, is useful in testing hypotheses of close, rather than exact, model fit. It also assesses model complexity, and is widely recommended for reporting SEM results (Boomsma 2000; Hu and Bentler 1999; Kenny and McCoach 2003; MacCallum et al. 1996).

Next, incremental (comparative) fit indices (Bentler 1990; Bentler and Bonett 1980) include the comparative fit index (CFI), normed fit index (NFI), and non-normed fit index (NNFI). The NNFI also measures model parsimony, and is designed to be independent of sample size. It can be difficult to interpret, however, due to occasional negative values (Bentler 1990). The NFI is more easily interpretable with all values ranging between 0-1, but it is sensitive to sample size and is downward biased in small samples (Bentler 1990). The CFI was developed to overcome the sample size sensitivity as well as provide easily interpretable values. Currently, CFI and NNFI values of $>.95$ are considered highly desirable (Hu and Bentler 1999).

The recommendations in the SEM literature for models with a sample size of less than 250 call for reporting SRMR in combination with CFI as the primary assessment of overall model fit (Hu and Bentler 1999). While Hu and Bentler (1999) regard RMSEA as merely an alternative to accompany SRMR in reports, more recent recommendations in the literature strongly encourage its inclusion in reporting model fit (Byrne 1998, p. 112). Therefore, RMSEA, and NNFI will also be reported as measures of fit. All loading parameters were significant, and all error parameters were significant with the exception of the error term associated with the first composite indicator associated with gratitude. Measures of fit for this model ($\chi^2 = 26.93$, df 17; CFI = .98; NNFI = .97; RMSEA = .058; SRMR = .042) indicate the model fit the data well.

The viability of the measurement model, therefore, was established through CFA. This model yielded evidence that the traits of agape love, forgiveness, and gratitude are influenced by a common, higher order factor. Because the Golden Rule Disposition

construct used in this research has not been previously established in the sales or marketing literature, this was an especially critical step in this research.

A Golden Rule Disposition was specified a priori as a second-order factor indicated by the constructs of agape love, forgiveness, gratitude, selflessness, and humility. Selfishness and humility failed to load sufficiently with the other proposed indicators on a higher order factor, and were dropped from the measurement model as a result. These latter constructs were measured by summing the positive answers to dichotomous response choices. Since relatively few items were used to assess each construct, the resulting scores had a relatively flat variance which could have contributed to their lack of suitability for further analysis.

Table 5.1 lists the fit measures from each CFA, Cronbach's alpha values from both the literature and from the sample, and the composite reliability and average variance extracted (AVE) values calculated for each construct. Multi-item, averaged scale scores were used as indicators for the constructs of interest in the model. Minor modifications were made to a few items to enhance their appropriateness for this research.

Structural Model

The LISREL model was tested using ML estimation. Measures of fit for the proposed model indicate a good explanation of the hypothesized relationships in this exploratory research.

The hypothesized relationships shown in the model in Figure 3.1 were tested using LISREL 8.72 (Jöreskog and Sörbom 1993), a structural equation modeling program. Technically, this involved specifying an all-Y model with a second-order

TABLE 5.1

CFA Results, Composite Reliabilities, and AVEs of Constructs in the Model

MEASUREMENT MODEL CONSTRUCTS

Construct	χ^2	df	<i>p</i>	CFI	NNFI	RMSEA	SRMR	Composite Reliability	AVE	Alpha in literature	Alpha in sample
Agape	0	0	1.0	na	na	na	na	.84	.64	.84-.87	.83
Gratitude	23.38	2	.00	.94	.81	.28	.063	.88	.66	.86	.83
Forgiveness	50.36	24	.00	.96	.94	.09	.055	.96	.55	.82	.74
Selflessness	23.28	8	.01	.96	.93	.10	.050	.81	.52	.70	.75
Humility	20.05	8	.01	.97	.94	.10	.053	.83	.49	.68	.67
Golden Rule Disposition	26.93	17	.058	.98	.97	.058	.042				

TABLE 5.1 (continued)

STRUCTURAL MODEL CONSTRUCTS

Construct	χ^2	df	<i>p</i>	CF I	NNF I	RMSEA	SRMR	Composite Reliability	AVE
Job Satisfaction	na	na	na	na	na	na	na	na	na
Organizational Commitment	127.8	34	.0 0	.9 5	.93	.14	.053	.93	.59
Stay/Leave	na	na	na	na	na	na	na	na	na
Customer Orientation	77.03	19	.0 0	.9 5	.92	.13	.038	.96	.74
Life Satisfaction	4.72	1	.0 0	.9 6	.91	.19	.05	.90	.63
Personal Faith	22.63	5	.0 0	.9 8	.96	.16	.021	.95	.81

factor represented in the measurement model. Scale scores of the refined measures were averaged, and a correlation matrix of these scores produced using SPSS 14.0 was used as input except for the indicators in the measurement model. Indicators for the gratitude and forgiveness constructs in the measurement portion of the model were formed by composites (parcels) of items. These composites were constructed from averages of 2 or 3 alternating items and used as indicators. Individual items were used as indicators for agape love. This technique corresponds to the partial disaggregation method described in the SEM literature (Bagozzi and Heatherton 1994). The correlation matrix produced was analyzed directly. Basic scale properties and the correlation matrix used as data input are shown in Table 5.2. This matrix is appropriate for analysis since the objective of this research is to understand the relationship patterns between the constructs (Hair et al. 1998, p. 603).

Constructs in the measurement model used multiple indicators for the latent variables, so measurement error was accounted for in the variables hypothesized as predictors. However, the dependent variables used single indicators, and error was not taken into account. The result of this specification is that bias was minimized in the independent variables, but the dependent variables contained error, and were biased. The presence of bias made it less likely that any statistically significant relationships with the dependent variables would be produced (Schwab 2005, p. 245).

Parameters in the model were estimated using the maximum likelihood (ML) method. The proposed model provided acceptable fit to the data and thus allowed reasonable explanations of the hypothesized relationships. A chi-square test value of

81.45, (df 54, $p = 0.009$) was produced. The more relevant goodness-of-fit indices (CFI = .97; SRMR = 0.066; NNFI = .96; RMSEA = .056) indicated the model fit the data well according to Hu and Bentler's (1999) guidelines for assessing overall fit in structural models.

In addition to these overall measures of fit, parameter estimates and standard errors were reviewed to develop a more complete evaluation of how well the model fit the data. All parameter estimates were acceptably larger than the associated standard errors. Additionally, several of the hypothesized parameter estimates were statistically significant. A summary of the parameter estimates and associated t-values is presented in Table 5.3.

GRD and Job Satisfaction

A positive relationship between a Golden Rule disposition (GRD) and job satisfaction was hypothesized in H1. The results of the model (t-value = 3.42) supported this hypothesis, with the SMC indicating this factor explained 31% of the variance in job satisfaction. Thus, salespeople with more forgiveness, gratitude and love resulting from a stronger GRD are more likely to report higher levels of overall job satisfaction. The individual facets of job satisfaction could be influenced individually or collectively (in any combination) for this to occur. Since researchers have noted that studying personality trait-job satisfaction relations by facet could show that traits have differential relationships with the facets (Judge et al. 2002), further analysis of the facets' relationships with other variables in the model was also conducted and is reported in this section.

TABLE 5.2**Correlation Matrix of Study Variables**

	AGAPE	FRGV	GRAT	JS	OC	PtL	LS	SCO	FAITH	MEAN	STD DEV
AGAPE	1.000									0.000	1.000
FRGV	0.259	1.000								46.060	9.361
GRTD	0.450	0.146	1.000							0.000	1.000
JS	0.148	0.305	0.092	1.000						7.804	2.076
OC	0.152	0.299	0.112	0.561	1.000					56.573	10.244
PtL	-0.103	-0.229	-0.081	-0.430	-0.555	1.000				11.613	7.550
LS	0.097	0.129	0.128	0.255	0.363	-0.193	1.000			24.202	6.578
SCO	0.109	0.436	0.142	0.321	0.255	-0.113	0.102	1.000		60.524	11.318
FAITH	0.149	0.189	0.137	0.106	0.243	-0.245	0.244	0.161	1.000	19.911	5.093

Legend

AGAPE is Agape Love, FRGV is Forgiveness, GRSAT is Gratitude, JS is Job Satisfaction, OC is Organizational Commitment, PtL is Propensity to Leave, LS is Life Satisfaction, SCO is Salesperson Customer Orientation, FAITH is Personal Faith

TABLE 5.3

Structural Parameters: Conceptual Model

Parameter/Relationship		Path	Parameter Estimate	T-Value	Standardized Solution
Golden Rule Disposition→Agape		$\beta_{2,1}$	1.00		0.47
Golden Rule Disposition→Forgiveness		$\beta_{3,1}$	1.33	**4.00	0.65
Golden Rule Disposition→Gratitude		$\beta_{4,1}$	1.13	**3.63	0.52
Golden Rule Disposition→Job Satisfaction	H1	$\beta_{5,1}$	1.31	**3.42	0.55
Golden Rule Disposition→Organizational Commitment	H2	$\beta_{6,1}$	0.66	*1.96	0.28
Golden Rule Disposition→Propensity to Leave		$\beta_{7,1}$	-0.20	-0.84	-0.08
Golden Rule Disposition→Life Satisfaction	H4	$\beta_{8,1}$	0.51	1.37	0.21
Golden Rule Disposition→Salesperson Customer Orientation	H5	$\beta_{9,1}$	1.79	**3.74	0.75
Job Satisfaction→Organizational Commitment	H6	$\beta_{6,5}$	0.42	**4.12	0.42
Job Satisfaction→Life Satisfaction	H7	$\beta_{8,5}$	0.13	1.12	0.20
Organizational Commitment→Propensity to Leave		$\beta_{7,6}$	-0.53	** -6.22	-0.53
Life Satisfaction→Salesperson Customer Orientation		$\beta_{9,8}$	-0.12	-1.26	-0.03
Life Satisfaction→Propensity to Leave	H10	$\beta_{7,8}$	-0.09	-0.93	0.02

* Significant at .05 level

** Significant at .01 level

GRD and Organizational Commitment

H2 hypothesized a positive relationship between a GRD and organizational commitment. The parameter estimate (t-value = 1.96) from this model provided support for this hypothesis. This result implies that an employee's personality traits contribute to their degree of commitment to an organization. As indicated by the SMC, a GRD accounted for 38% of the variance in organizational commitment.

GRD and Propensity to Leave

A direct, negative relationship between a GRD and propensity to leave is represented by H3. Although the results (t-value = -0.84) of the model suggest this relationship was negative, it was not statistically significant. Therefore, no support for H3 was produced in the model's results.

GRD and Life Satisfaction

I argued that life satisfaction would be greater for individuals with a stronger GRD in H4. Although the parameter estimate for this relationship was positive (t-value = 1.37), it fell short of statistical significance. Therefore, this relationship was not supported.

GRD and Salesperson Customer Orientation

H5 represents the argument that a GRD positively influences a salesperson's customer orientation. The result (t-value = 3.74) from this model upheld this hypothesis, and the strength of the effect (SMC = .53) shows it explains more than half the variance in this variable. Although the scale used to measure the dependent variable of customer orientation in this study was self-reported, empirical evidence shows that buyers'

perception of a customer orientation do mirror, at somewhat lower levels, the self-reports of salespeople (Michaels and Day 1985).

Job Satisfaction and Organizational Commitment

One of the most consistent findings in the sales, marketing and organizational literatures is that job satisfaction influences organizational commitment in a positive manner. This relationship was tested by H6. Results of the model (t-value = 4.12) provided additional support for this well known linkage.

Job Satisfaction and Life Satisfaction

H7 was presented to argue that job satisfaction has a positive influence on life satisfaction. This linkage has been previously supported in the marketing and organizational literatures, but the results (t-value = 1.12) in this research offer no support for this relationship.

Organizational Commitment and Propensity to Leave

Organizational commitment was expected to have a negative relationship with propensity to leave in H8, and the results in this study (t-value = -6.22) provided confirmation of this relationship. Organizational commitment alone accounted for roughly 28% of the variance in propensity to leave. Since the SMC shows other variables in the model predicted only another 5% in the variance in propensity to leave, it is clear that greater levels of organizational commitment provide the most direct, negative influence on intentions to leave the firm.

Life Satisfaction and Salesperson Customer Orientation

A positive relationship was hypothesized between life satisfaction and salesperson customer orientation in H9. The direction of the relationship indicated by

the results (t -value = -1.26) was negative, but it was not statistically significant.

Therefore, no support for this proposed relationship was produced in this model.

Life Satisfaction and Propensity to Leave

I proposed that life satisfaction would negatively influence propensity to leave in H10. The results (t -value = -0.93) imply this relationship is negative, yet fail to achieve statistical significance. Therefore, no support for this hypothesis is provided by the results in this study.

Summary of Relationships in the Structural Model

Overall, several newly hypothesized relationships in the structural model were supported. First, support for a higher order common influence (a GRD) on the traits of agape love, forgiveness, and gratitude was provided. This is a new finding which supported the hypothesized measurement model. This newly identified variable was then used to predict relationships with variables known to be important to businesses. In the structural model, a Golden Rule disposition exhibited three new, substantive relationships with existing constructs. It showed a positive influence on customer orientation, job satisfaction, and organizational commitment. Additionally, the relationships hypothesized in the well known job satisfaction-organizational commitment-propensity to leave sequential linkage were confirmed. Job satisfaction was shown to positively influence organizational commitment, which in turn negatively influenced propensity to leave.

Two relationships which have been supported in the marketing literature were not supported in this model. Job satisfaction did not produce the anticipated positive effect on life satisfaction. Also, life satisfaction did not negatively influence propensity

to leave. Three newly hypothesized relationships were also not supported. A Golden Rule disposition failed to produce either the anticipated positive relationship with life satisfaction or negative relationship with propensity to leave. Finally, the expected positive influence of life satisfaction on customer orientation did not materialize.

Additional Analyses

I performed additional analyses to investigate arguments in the job satisfaction and personality literatures. The issues of interest were whether the contributing facets of job satisfaction) or underlying indicators of a Golden Rule disposition had similar relationships with the dependent variables. While job satisfaction is traditionally viewed as a global evaluation of the feelings a worker has about their job, it has been argued that (1) each of the five facets would not be related to the same antecedents and, (2) each facet should exhibit different relationships with conceptually linked variables (Kinicki et al. 2002; Smith et al. 1969). Personality researchers also argue that some lower order traits subsumed by a broader personality factor may predict outcome variables differently (Paunonen 2003). Since the variables of personal faith, love, forgiveness, and gratitude had not been the subject of prior theory or empirical research in a business setting, I believed this additional exploratory research was justified to provide a basis for further research (Schwab, 2005, p.294).

Tests of Facets of Job Satisfaction

I tested whether each facet of job satisfaction may have different relationships with the other variables in the conceptual model in Figure 2 by estimating separate models with each facet (work, coworkers, supervision, pay, and promotion) substituted for the global job satisfaction variable. Each of these models fit the data well. The

results supported the argument that each facet does exhibit different relationships with dependent variables than the global construct of job satisfaction. A summary of the model fit measures and t-values of parameter estimates is provided in Table 5.4 .

Exceptions to the relationships in the full model with the global job satisfaction variable are described below.

A GRD significantly predicted each facet of job satisfaction except pay (t-value = 1.76). Also, no relationship between coworker satisfaction and organizational commitment (t-value = 1.30), or supervision satisfaction and organizational commitment (t-value = 1.95) was supported.

While the structural model in Figure 3.1 specifies a GRD as the only predictor variable, I also estimated models with agape love, forgiveness, and gratitude as correlated first-order independent variables to see if they had differential effects on the dependent variables. I was motivated to do this since combining several narrow traits to derive a broader measure might lead to unwanted outcomes. In situations like this, there is a possibility that the relationship of each narrow trait with a dependent variable could be different (Paunonen 2003).

In order to maintain a proper cases/parameters ratio, I estimated two sub-models to test the relationships described above. One model contained life satisfaction and customer orientation as the dependent variables. The other model contained job satisfaction, organizational commitment, and propensity to leave as the dependent variables. All paths specified in these sub-models were identical to those contained in the conceptual model in Figure 3.1 with one exception. I also estimated a direct path from job satisfaction to propensity to leave in order to fulfill the recommendation that

TABLE 5.4

Job Satisfaction Facet Models Results

Measures of fit

Facet	Work	Coworker	Supervision	Pay	Promotion
CFI	.98	.97	.97	.98	.98
NNFI	.97	.96	.96	.97	.97
RMSEA	.053	.053	.051	.049	.051
SRMR	.066	.067	.067	.066	.067
χ^2	76.48, df 54	80.73, df 54	79.04, df 54	75.53, df 54	77.29, df 54

Parameter estimates and variance explained

<i>t-values</i>	Work	Coworker	Supervision	Pay	Promotion
GR→JS facet	3.40	2.97	3.00	1.76	2.81
JS facet→OC	3.39	1.30	1.95	4.43	5.44
OC→PtL	-6.36	-6.35	-6.30	-6.49	-6.47
JS→LS	1.49	0.64	1.84	1.78	1.64
SMC	.28	.19	.20	.05	.17

* Significant at .05 level

** Significant at .01 level

formative constructs have a minimum of two paths specified to dependent variables for purposes of identification (Williams et al. 2003).

Each sub-model produced measures of fit that were comparable or superior to those for the full model. A formal test could not be conducted to determine whether the second-order or first-order model was superior due to sample size considerations. Together, the sub-models produced the same pattern of relationships as those in the full structural model, although the variance explained for job satisfaction and customer orientation were somewhat lower. Results for these models are reported in Table 5.5.

Results from each of these models indicated that agape love was not a statistically significant, independent predictor of any of the dependent variables being studied. Forgiveness and gratitude each predicted some dependent variables, but the only dependent variable that both predicted with statistical significance was customer orientation.

Overall, the combined results suggest that a Golden Rule disposition does exert a common influence on the lower order factors of agape love, forgiveness, and gratitude. Therefore, a GRD could serve as a viable independent variable in some settings, but more precise results may be obtained if each lower order factor is used as an independent predictor in some situations.

Moderator Analyses

The hypothesized moderating effects of faith were tested using moderated multiple regression. Rather than testing a Golden Rule disposition directly, separate tests were conducted on each of the underlying factors paired with faith as predictors of the respective dependent variables of job satisfaction, organizational commitment,

TABLE 5.5

Sub-Model Results with Agape love, Forgiveness, and Gratitude as Independent Variables

Model 1

Independent Variable	Job Satisfaction Parameter Estimate	Job Satisfaction t-value	Organizational commitment Parameter Estimate	Organizational commitment t-value	Propensity to Leave Parameter Estimate	Propensity to Leave t-value
Agape	.22	1.90	-.09	-0.94	.01	0.00
Forgiveness	.27	2.64	.17	1.88	-0.02	0.00
Gratitude	.15	1.30	.19	*1.96	0.01	0.00
Job Satisfaction			.50	**6.74		
Organizational Commitment					-0.44	** -5.19
Variance explained	.17		.37		.36	

$X^2 = 39.23$, $df = 31$; CFI = .99; NNFI = .98; RMSEA = .038; SRMR = .036

* Significant at .05 level

** Significant at .01 level

TABLE 5.5 (continued)

Model 2

Independent Variable	Life Satisfaction Parameter Estimate	Life Satisfaction t-value	Customer Orientation Parameter Estimate	Customer Orientation t-value
Agape	-0.02	-0.15	0.01	0.09
Forgiveness	0.13	1.15	0.57	**5.67
Gratitude	0.27	*2.25	0.28	*2.56
Life Satisfaction			-0.03	-0.37
Variance explained	.08		.34	

$X^2 = 42.72$, $df = 27$; CFI = .98; NNFI = .96; RMSEA = .057; SRMR = .040

* Significant at .05 level

** Significant at .01 level

propensity to leave, life satisfaction, and customer orientation. No significant interactions were detected in any of the models. Therefore, no support was provided for the argument that faith moderates the relationships of love, forgiveness, or gratitude with any of the dependent variables in this research.

An unforeseen and interesting pattern emerged in the models generated to test moderation. The estimated coefficients for faith frequently supported interpreting it as a statistically significant predictor of the various dependent variables, although the interaction terms with faith as a component were not significant. These results are briefly discussed below. I conducted follow-up tests to determine the nature of faith's relationship to all other variables in the model based on the results of the moderator analyses which suggested faith was indeed a significant and potentially meaningful predictor. The results of these tests for moderation are shown in Table 5.6. These tests are reviewed following the discussion of the moderator test results.

Faith and Agape Models

Faith was shown to have a statistically significant effect in predicting organizational commitment ($t\text{-value} = 2.247$). Squaring the part correlation shows faith accounts for 3.3% of the variance in organizational commitment in a model with agape as the other independent variable. A statistically significant effect of faith on propensity to leave was also produced ($t\text{-value} = -2.345$). The squared part correlation indicates faith accounts for 3.7% of the variance in propensity to leave in a model with agape love as the other independent variable.

TABLE 5.6

Moderated Regression Analyses Results

Model	R^2	ΔR^2	Dependent Variable in model	Independent Variables in model	Standardized Beta coefficient	t	p
1	.086		Job Satisfaction	Love	.287	**3.514	.001
				Faith	.035	.424	.672
2	.091	.005	Organizational commitment	Love	.527	1.712	.089
				Faith	.279	.890	.375
				Faith*love	-.370	-.808	.421
3	.079			Love	.189	*2.301	.023
			Propensity to leave	Faith	.185	*2.247	.026
4	.099	.020		Love	.707	*2.306	.023
				Faith	.712	*2.284	.024
				Faith*love	-.799	-1.753	.082
5	.056		Life satisfaction	Love	-.113	-1.355	.178
				Faith	-.195	*-2.345	.020
6	.057	.001		Love	-.158	-.504	.615
				Faith	-.241	-.756	.451
			Customer orientation	Faith*love	.070	.150	.881
7	.056			Love	.059	.705	.482
				Faith	.222	**2.671	.008
8	.057	.001		Love	.151	.482	.630
				Faith	.316	.993	.323
				Faith*love	-.143	-.307	.760
9	.067			Love	.238	**2.884	.005
				Faith	.075	.909	.365
10	.085	.018		Love	.727	*2.353	.020
				Faith	.572	1.822	.071
				Faith*love	-.753	-1.640	.103

* Significant at $< .05$ ** Significant at $< .01$

TABLE 5.6 (continued)

Model	R^2	ΔR^2	Dependent Variable in model	Independent Variables in model	Standardized Beta coefficient	t	p
11	.068		Job Satisfaction	Gratitude	.284	**3.047	.003
				Faith	-.063	-.676	.500
12	.072	.004		Gratitude	.105	.458	.647
				Faith	-.369	-.995	.322
				Gratitude*	.427	.852	.852
				Faith			
13	.093		Organizational commitment	Gratitude	.253	**2.748	.007
				Faith	.089	.967	.335
14	.093	.000		Gratitude	.290	1.277	.204
				Faith	.153	.417	.677
				Gratitude*	-.089	-.180	.857
				Faith			
15	.051		Propensity to leave	Gratitude	-.094	-.996	.321
				Faith	-.165	-1.754	.082
16	.051	.000		Gratitude	-.158	.498	-1.701
				Faith	-.275	.465	-1.152
				Gratitude*	.153	.763	-.506
				Faith			
17	.067		Life satisfaction	Gratitude	.138	1.476	.142
				Faith	.164	1.760	.081
18	.068	.001		Gratitude	.189	.820	.414
				Faith	.252	.677	.500
19	.133			Gratitude	.397	**4.415	.000
				Faith	-.083	-.922	.358
20	.143	.010		Gratitude	.650	**2.943	.004
				Faith	.350	.980	.329
				Gratitude*	-.604	-1.253	.212
				Faith			

* Significant at < .05

** Significant at < .01

TABLE 5.6 (continued)

Model	R^2	ΔR^2	Dependent Variable in model	Independent Variables in model	Standardized Beta coefficient	t	p
21	.086		Job Satisfaction	Forgiveness	.288	**3.506	.001
22	.090	.004		Faith	.029	.351	.726
				Forgiveness	.602	1.502	.135
				Faith	.376	.852	.396
				Forgiveness*	-.507	-.801	.425
23	.109		Organizational commitment	Faith			
				Forgiveness	.259	**3.191	.002
24	.124	.015		Faith	.170	*2.100	.038
				Forgiveness	.843	*2.143	.034
				Faith	.816	1.884	.062
				Forgiveness*	-.942	-1.518	.131
25	.074		Propensity to leave	Faith			
				Forgiveness	-.175	*-2.114	.036
26	.074	.000		Faith	-.183	*-2.217	.028
				Forgiveness	-.213	-.527	.599
				Faith	-.226	-.507	.613
				Forgiveness*	.062	.098	.922
27	.066		Life satisfaction	Faith			
				Forgiveness	.117	1.417	.159
28	.068	.002		Faith	.212	*2.555	.012
				Forgiveness	.346	.853	.395
				Faith	.464	1.040	.300
				Forgiveness*	-.368	-.575	.566
29	.232		Customer orientation	Faith			
				Forgiveness	.475	**6.319	.000
30	.234	.002		Faith	.034	.455	.649
				Forgiveness	.287	.780	.437
				Faith	-.174	-.429	.669
				Forgiveness*	.304	.523	.602
				Faith			

* Significant at < .05

** Significant at < .01

Faith also was shown to have a statistically significant effect on life satisfaction (t -value = 2.671). 4.8% of the variance was explained in life satisfaction based on the squared part correlation.

Faith and Gratitude Models

Faith was not a statistically significant predictor of a dependent variable in any of these models.

Faith and Forgiveness Models

Approximately 2.8% of the variance in organizational commitment was explained by faith (t -value = 2.100) based on the squared part correlation. A t -value of -2.217 was produced for faith in the model predicting propensity to leave. Faith accounted for 3.3% of the variance based on the squared part correlation. In the model predicting life satisfaction, faith accounted for 4.4% of the variance based on its squared part correlation. The t -value associated with faith in this model was statistically significant with a value of 2.555.

Conclusions of Tests for Moderation

In this study, faith did not moderate any of the Golden Rule disposition relationships with dependent variables as hypothesized. Therefore, there is no support provided for H11, H12, H13, H14, or H15. However, the results in several of the multiple regression models implied that faith has significant, direct relationships with organizational commitment, propensity to leave, and life satisfaction. Therefore, I performed additional analyses to determine the true nature of the relationships of faith with the dependent variables in this study.

Follow-up Tests

Finally, models reflecting a revised conceptualization of the relationship of faith, agape love, forgiveness, and gratitude with the dependent variables in this research were estimated. An example of these models is shown in Figure 5.1. Models estimated in the moderated multiple regression analyses suggested faith had significant relationships with several of the dependent variables in the study. Theoretically, a personality trait at the level faith is thought to occupy would operate through lower level traits to influence observed behaviors, such as the dependent variables. For this reason, models were estimated with faith specified as a direct influence on the traits of love, forgiveness, and gratitude.

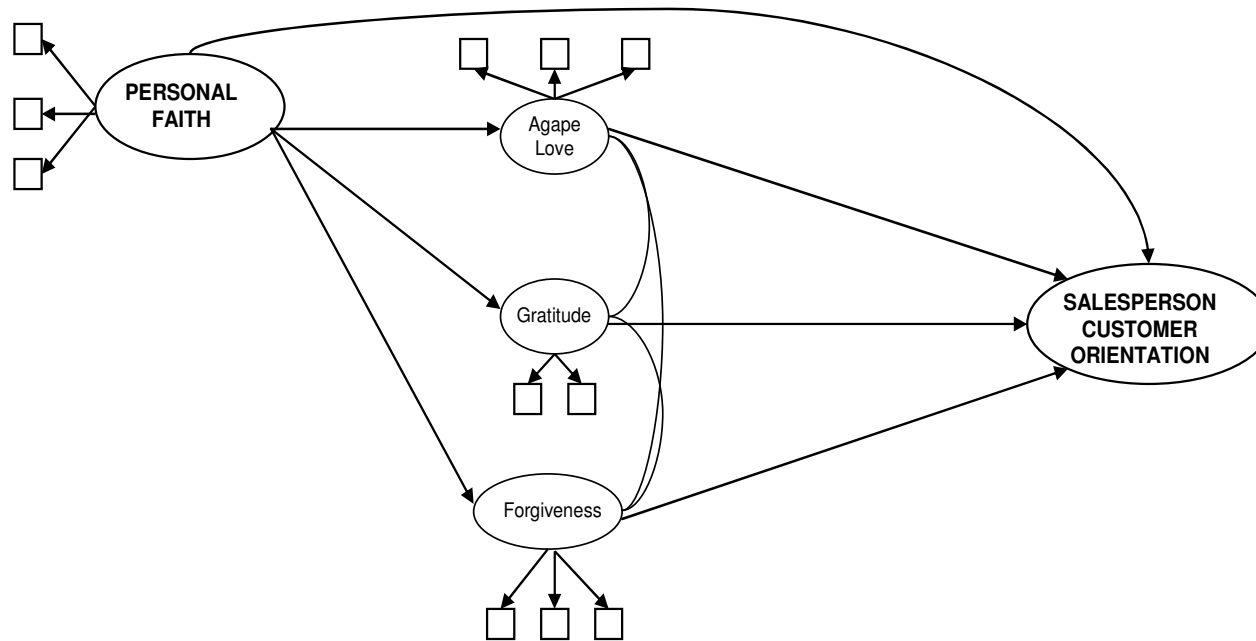
Since multiple regression procedures used to test the moderation hypotheses include the assumption that each measured construct contains no error, I used SEM for these follow-up analyses. Multiple item indicators were used for faith in addition to the variables of love, forgiveness, and gratitude in the measurement model. Therefore, measurement error was accounted for in all predictive variables in the model.

The results of these models suggest that each factor underlying a GRD has a different influence on the dependent variables. For example, forgiveness has a statistically significant influence on organizational commitment, propensity to leave, and customer orientation. Gratitude was shown to have a statistically significant influence only on customer orientation. Agape love does not have a statistically significant relationship with any of the dependent variables.

Personal faith, meanwhile, has a statistically significant, direct influence on gratitude and forgiveness in several of these models, but not on agape love. Personal

Figure 5.1

Revised Conceptual Model Example with Faith, Agape love, Forgiveness, and Gratitude as Predictors



Other models have job satisfaction, organizational commitment, propensity to leave, and life satisfaction as the dependent variable

faith explains a small fraction of the variance in forgiveness (3%) but substantially more of gratitude (25%-28%) in each model. These two variables combine to explain over 1/3 of the variance in customer orientation (35.9%). A summary of the results of these models is presented in Table 5.7, while an example of a model with the supported paths is provided in figure 5.2.

Summary of Results

A Golden Rule disposition explains significant and meaningful amounts of variance in job satisfaction, organizational commitment, and customer orientation. However, each underlying factor has different relationships with each of these variables. Personal faith, meanwhile, exhibits a statistically significant influence on faith and gratitude, but not agape love. Therefore, the combined influence of living by the Golden Rule and personal faith on the dependent variables in this study is ultimately beneficial to business.

TABLE 5.7

Faith, Agape love, Forgiveness, and Gratitude Models

	Faith/ t-value	Dependent Variable t-value	DV Variance explained	SMC	Fit measures <i>df</i> = 27
		<i>Job satisfaction</i>		.18	$X^2 = 43.82$
Faith		-1.01			CFI = .99
Agape love	1.75	1.80		.02	NNFI = .96
Forgiveness	1.95	*2.81	10.9%	.03	SRMR = .044
Gratitude	**6.32	1.64		.25	RMSEA = .066
		<i>Organizational Commitment</i>		.16	$X^2 = 42.17$
Faith		.47			CFI = .99
Agape love	1.81	.24		.03	NNFI = .98
Forgiveness	*1.99	*2.98	10.9%	.03	SRMR = .043
Gratitude	**6.41	1.71		.28	RMSEA = .043
		<i>Propensity to Leave</i>		.08	$X^2 = 51.26$
Faith		-0.96			CFI = .99
Agape love	1.81	-0.57		.03	NNFI = .99
Forgiveness	*1.99	*-1.97	5.3%	.03	SRMR = .043
Gratitude	**6.44	-0.52		.28	RMSEA = .031

* Significant at < .05

** Significant at < .01

TABLE 5.7 (continued)

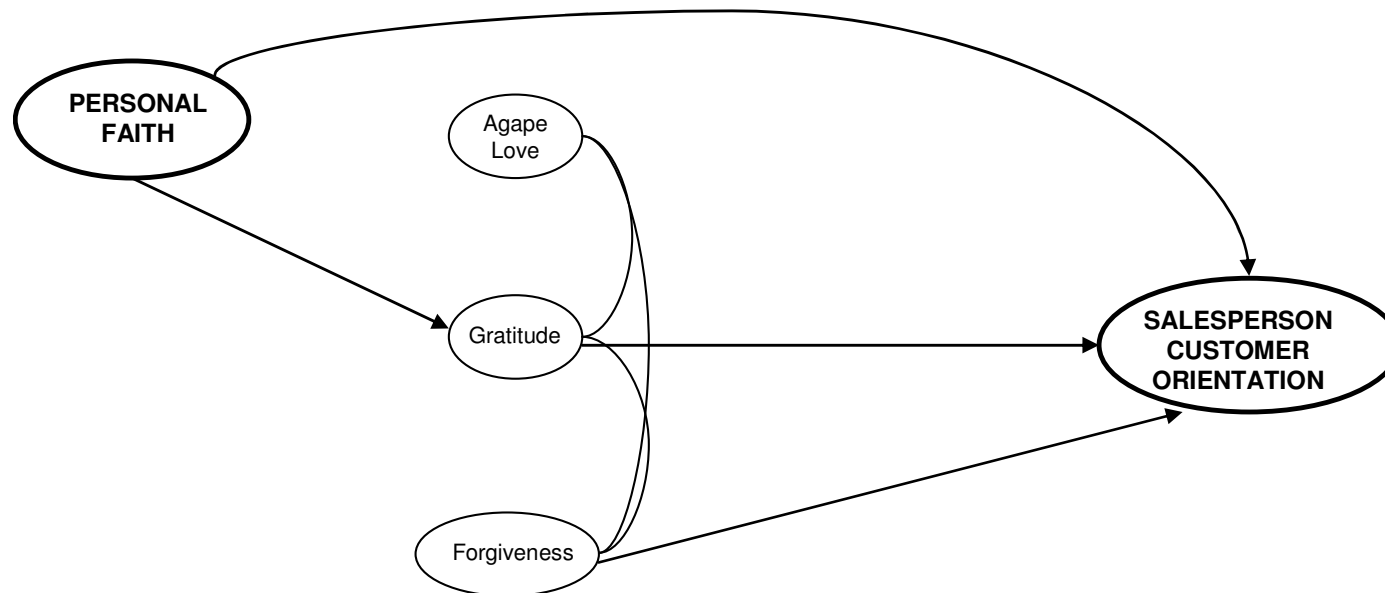
	Faith/ t-value	Dependent Variable t-value	DV Variance explained	SMC	Fit measures <i>df</i> = 27
		<i>Life Satisfaction</i>		.11	$X^2 = 43.82$
Faith		1.88			CFI = .99
Agape love	1.82	0.02		.03	NNFI = .98
Forgiveness	*1.99	1.07		.03	SRMR = .045
Gratitude	**6.48	1.20		.27	RMSEA = .044
		<i>Customer Orientation</i>		.36	$X^2 = 53.50$
Faith		*-2.17	-.5%		CFI = .99
Agape love	1.81	-0.08		.03	NNFI = .99
Forgiveness	1.94	**5.94	29.2%	.03	SRMR = .044
Gratitude	**6.36	**3.02	10.9%	.28	RMSEA = .037

* Significant at < .05

** Significant at < .01

Figure 5.2

EXAMPLE OF PROVEN PATHS FOR MODELS WITH FAITH AND CORRELATED
PREDICTORS



Other models have job satisfaction, organizational commitment, propensity to leave, and life satisfaction as dependent variables

CHAPTER VI

DISCUSSION AND CONCLUSIONS

In general, this research suggests that salespeople who live according to the Golden Rule are more loving, appreciative, and forgiving. They tend to like their jobs and employer more than other salespeople, while consistently placing the needs of customers ahead of their own. Salespeople with stronger faith are more likely to live by the Golden Rule. Therefore, they have more powerful inclinations to serve their customers while also liking their jobs and employer more than salespeople with weaker faith. Based on these conclusions, sales managers who can both identify employees more likely to live by the Golden Rule, and foster the likelihood of them doing so, will generate rewards for their customers and themselves.

The major implications from this study should be important to businesses committed to practicing the marketing concept. First, salespeople who follow the Golden Rule while conducting business are more prone to (1) practice behaviors which lead to long-term customer satisfaction, and (2) like their jobs and employers more. Second, those salespeople with stronger personal faith are even more likely to exhibit the characteristics described in (1) and (2) above. The combined effect of these variables leads to more satisfied customers and a more stable workforce. Highly satisfied customers are more likely to develop loyalty and spread positive messages about an organization. A stable work force limits the expense involved with recruiting, selecting, and training replacements. In a sales force, greater stability also provides the opportunity to be more strongly influenced by an organization's culture and provide a more consistent face to the public.

In addition to the findings above, a surprising result was that a well established linkage in the marketing literature, job satisfaction-life satisfaction, was not supported in this study. Several other newly hypothesized direct relationships also were not supported.

Contributions of this research include identifying and operationalizing a new construct, a Golden Rule disposition, and providing evidence of its positive influence on several outcomes which are considered critical to business functioning. Another contribution is that this is the first known study to provide empirical evidence of the influence of personal faith on key business-related variables. A salesperson's personal faith did not moderate any relationships of a GRD with job related attitudes or customer orientation as anticipated. Instead, it appears to act as a direct influence on the traits of forgiveness and gratitude that underlie a GRD, and these traits in turn influenced the dependent variables in the study. Surprisingly, faith did not have a significant relationship with love.

Each of these traits influenced different dependent variables in the study, with one important exception. Forgiveness and gratitude each had a significant and substantial influence on customer orientation, and faith had a positive influence on both of the variables. For sales managers, this is especially important. Salespeople who practice a customer orientation are behaving in a manner consistent with practicing the marketing concept. While some managers may wonder whether faith in the workplace is a plague, panacea, or placebo, the empirical results from this study suggest faith's effects on key business variables are unmistakably positive.

This research is the first to provide empirical evidence that living by the Golden Rule is indeed a sound guideline for conducting business, rather than just a platitude. The “others” mentioned in the Golden Rule could include prospects, customers, coworkers, supervisors, and even organizations themselves (Slaughter et al. 2004). Consistent with the conceptual model, a Golden Rule disposition positively influenced a salesperson's customer orientation, job satisfaction, and organizational commitment. Customer orientation is especially critical because it has been linked to customer satisfaction, and ultimately, performance (Saxe and Weitz 1982). Identifying which personality traits influence customer orientation is especially desirable for salespeople, since performing their boundary-spanning roles may well place them outside of the organizational influences aimed at promoting customer oriented behaviors (Siguaw et al. 1994). A Golden rule disposition accounted for over half the variance of a salesperson's customer orientation in this study.

Job satisfaction and organizational commitment have repeatedly been demonstrated to negatively influence propensity to leave. Weaker levels of propensity to leave have been shown to lead to lower levels of employee turnover (Johnston et al. 1990). The conceptual model including a Golden Rule disposition also directly accounts for substantial amounts of the variance in job satisfaction and organizational commitment. Although a GRD did not exhibit a direct influence on thoughts about leaving an organization, it indirectly affects these attitudes by leading to positive feelings towards jobs and employers.

Taken together, these findings contribute to an understanding of how an individual's personality influences various outcomes, such as job satisfaction,

organizational commitment, and customer orientation, which are important to organizations. While dispositional influences on job satisfaction have received a considerable amount of scholarly attention, similar research with salesperson customer orientation or organizational commitment as dependent variables is quite scarce. This study identified a strong, common dispositional influence, a Golden Rule Disposition, on the customer orientation, job satisfaction, and organizational commitment of salespeople. Furthermore, the unique effects of the underlying factors of agape love, gratitude, and forgiveness on the dependent variables were also identified.

With the exception of several job satisfaction studies in the organizational literature (Ilies and Judge 2003; Judge et al. 2005; Judge et al. 2002), and the previously mentioned studies of customer orientation and job satisfaction (Brown et al. 2002; Donovan et al. 2004) in the marketing literature, most existing research focuses on frameworks which reflect cognitive models of decision making. These traditional approaches are now called into question by a series of studies which suggest that decision making and judgment are to a large extent “automatic” (Ferreira et al. 2006), and a recent meta-analysis presenting evidence that intentional control of behavior is not as prevalent as previously thought (Webb and Sheeran 2006). Dispositions have the capacity to influence behavior through conscious or automatic processes, so it is important for researchers to devote more effort to developing models based on “automatic” processes or integrating existing models with “automatic” processes.

In the marketing literature, these traditional approaches cast the individual as subject to influence by individual and environmental characteristics, yet as an “intentional, voluntaristic free agent in... determining appropriate behavior” (Goolsby

and Hunt 1992). In the organizational literature, expectancy (or expectancy-valence) theory is regards behavior as "purposeful, goal-directed, and largely based on conscious intentions" (Steers et al. 2004). Employees, according to this theory, choose their behaviors based on rational evaluations of work-related outcomes. These perspectives may also be somewhat flawed.

Cognitive-experiential self theory (CEST), described earlier, exemplifies a theory that acknowledges the existence of these cognitive (rational) processes, yet explicitly notes the existence of an experiential system which relies on automatic processes and operates independently or interactively with the cognitive system. The experiential system has been shown to be more strongly related to favorable interpersonal relationships than rational thinking styles (Pacini and Epstein 1999). If Bagozzi's eloquent description of the "web of conflicting pressures and influences pulling from all directions" that make the salesperson "highly vulnerable" is accepted (Bagozzi 1978), it makes sense that a deliberate, rational decision-making process may not be viable in many sales situations.

Simply put, salespeople frequently do not have the luxury of time, because of the pressures present, to engage in deliberative thinking in order to determine a desired course of action for each sales situation they encounter. A salesperson typically is heavily involved in anticipating customer needs, responding to objections, listening closely, and observing nonverbal behaviors during the selling process. Effective salespeople must be adept at quickly responding to the verbally and non-verbally expressed concerns and signals of their customers. Failure to do so may result not only in a lost sale, but also a dissatisfied customer.

Given the empirical evidence that intentional control of behavior (Webb and Sheeran 2006), or decision making (Ferreira et al. 2006) is not as prevalent as previously thought, it is important to more fully understand the personality traits possessed by salespeople that are manifested in their automatic, habitual behaviors. This study contributes in this area by identifying a set of personality traits, influenced by a higher order factor, which simultaneously impacts the customer orientation, job satisfaction, and organizational commitment of salespeople. The research setting is quite relevant because automatic behaviors, which can be intentional or non-intentional, are more likely in environments which provide stable contexts for performance (Ouellette and Wood 1998). Automobile dealerships are quite stable in their physical settings, products offered, business characteristics, and usually, ownership. Salespeople repeatedly perform the same tasks. They must find prospects, greet customers, handle phone conversations, and attempt to provide solutions for the transportation needs of a potential customer. Once engaged with a potential customer, habitual behaviors could take over as the salesperson seeks to complete the sale.

This research also provides the first operationalization of living by the Golden Rule by casting it as a personality disposition. Although some hypothesized indicators were not retained in the final measurement model, I consider the resulting model as a positive initial step in research involving this newly defined construct. It is clear from the empirical results of this study that a Golden Rule Disposition (GRD) exists at a higher level than agape love, forgiveness, and gratitude and exerts a common influence on their strength.

While several meaningful new relationships were revealed in this study, the hypothesized direct linkages of a GRD with life satisfaction (positive) and propensity to leave (negative) were not supported. The very nature of their jobs may make salespeople unable to regard themselves as either having the important things they want in life, or convinced that they would make no changes if they could live their lives over. Each of these assessments is regarded as a component of life satisfaction. Individuals are frequently attracted to sales positions because of the opportunity to realize substantial financial rewards, and this is especially true in jobs which pay straight commission. This attraction provides much of the motivation for salespeople who stay in the profession. Additionally, it is not far-fetched to believe that most, if not all, salespeople easily remember the “ones that got away,” and regret to some extent the missed opportunities in the past. While this regret is not shown in blatant resentment or depression, it could create enough tension to prevent salespeople who act in loving, forgiving, and grateful ways from regarding themselves as satisfied with their life.

Although a direct influence of a GRD on propensity to leave was not supported, I do not interpret this to mean it has no influence on a propensity to leave. There is sufficient evidence that salespeople with stronger Golden Rule dispositions are less likely to think about leaving the organization. However, this influence is indirect, and operates through a GRD’s positive influence on job satisfaction and organizational commitment. Each of these variables has repeatedly been shown to negatively influence propensity to leave.

A particularly interesting result in this research, however, was the absence of support for a positive relationship between job satisfaction and life satisfaction. Recent

studies have promoted models of life satisfaction that include dispositional and domain (job or marriage) influences as predictors of life satisfaction (Heller et al. 2004). These researchers note that domain influences may mediate the personality-job satisfaction relationship. This research suggests that while job satisfaction is influenced by dispositions, it does not contribute to life satisfaction. It may be that salespeople regard job satisfaction as somewhat of an end unto itself, and achieve life satisfaction from other sources. While other types of workers may regard job satisfaction as an important contributor to their overall satisfaction with their life, the different environment salespeople operate in may change the characteristics of the relationship. Salespeople are constantly setting new performance goals that are frequently easily measured. Even after great accomplishments, salespeople set higher goals. Therefore, an affective liking their job may not necessarily translate to a more cognitive judgment of satisfaction with their life.

A very important finding from this research is the strong, positive influence of a Golden Rule Disposition on a salesperson's customer orientation. There are several practical reasons to assign a high degree of importance to this finding. First, it is recognized in the sales, marketing, and organizational literatures that salespeople, in their boundary spanning roles, represent the main source of information for customers in highly valued customer-seller relationships (Morgan and Hunt 1994; Speir and Venkatesh 2002) and are the primary determinants of organizational image (Bettencourt et al. 2001). Second, since "highly customer oriented salespeople engage in behaviors aimed at increasing long-term customer satisfaction," and the marketing concept itself is based on providing customer satisfaction and maintaining long-term relationships with

customers (Saxe and Weitz 1982), this construct assumes a critical position in organizational functioning. For these reasons, it is easy to regard salespeople as strategic assets to organizations. Finally, if the wisdom of a market orientation is enhanced by its perceived relationship to enhanced performance (Jaworski and Kohli 1993), it makes sense that individual salespeople could sense (consciously or unconsciously) that practicing a customer orientation leads to higher self performance. Despite the obvious importance of a salesperson's customer orientation to organizations, little is actually known about what promotes its existence in individuals.

An organizational culture, the market orientation of a firm, was found to significantly influence the customer orientation of salespeople in one study (Siguaw et al. 1994). Other researchers (Brown et al. 2002; Donovan et al. 2004) argue that customer orientation is a personality trait. However, the latter researchers' definition and measurement of this construct is explicitly focused on service providers rather than salespeople. Thus, it is important to understand the context of their findings, and the lack of generalizability of their findings to salespeople.

I agree with Brown et al. and Donovan et al. that it is extremely important to identify the "basic trait determinants" of a customer orientation at the level of the individual. However, I argue it is more appropriate to identify those traits which influence the behaviors specifically associated with salespeople as they perform their duties (Michaels and Day 1985; Siguaw et al. 1994). This coincides with the view of salesperson customer orientation as originally conceptualized and measured with the SOCO scale (Saxe and Weitz 1982). Additionally, since another study replicated the results from the standpoint of buyers (Michaels and Day 1985), there seems to be greater

nomological validity for Saxe and Weitz's conceptualization of customer orientation. Identifying individual personality traits, or appropriate broader traits that subsume several narrower traits, which contribute to this critical orientation provides an opportunity to develop a more complete understanding of how to foster its existence in organizations. Previous studies, to date, have focused solely on the organizational factors which influence the formation of customer orientation in salespeople.⁷

Intuitively, it makes sense that a Golden Rule Disposition strongly predicts customer orientation. Customer orientation, as conceived by Saxe and Weitz, was related to models of interpersonal behavior having two dimensions, concern for others and concern for self (Blake and Mouton 1970; Buzzotta et al. 1972; Saxe and Weitz 1982; Thomas 1976). These dimensions seem to reflect the "do to others" and the "as they do to you" aspects of the Golden Rule, yet there has previously been no instrument which predicts the degree to which individuals actually act in this manner. Since individuals who strongly abide by the Golden Rule should have high levels of concern for themselves as well as others, the results of the model actually provide evidence of the nomological validity of a Golden Rule Disposition.

Several empirical findings and theoretical perspectives help explain this relationship. First, each of the underlying factors of a Golden Rule Disposition, gratitude, forgiveness, and agape love, have been linked to several outcomes favorable to interpersonal relationships. Gratitude, for example, is positively related to positive

⁷ Although causality is not statistically supported in cross-sectional studies, it is important to note that there is general agreement that personality traits have a "substantial genetic basis" (John and Srivastava 1999). In this regard they can be regarded as "causal" to some extent in their relationships with the outcome variables in this study. This view is prevalent in personality research (McCrae and Costa 1999). However, no claim is made that traits are the sole causes of any outcomes.

interpersonal feelings, actions that build and strengthen social bonds, and a greater likelihood of helping others (Emmons and McCullough 2003). The trait of forgiveness has been shown to restore interpersonal harmony in the face of the conflicts that are unavoidable in daily life (Exline et al. 2004), and agape love is measured by items that reflect the degree to which one places the interests of others ahead of their own (Hendrick and Hendrick 2003). These effects, which flow from a Golden Rule Disposition, naturally combine to foster behaviors beneficial to customers.

Two theoretical perspectives may explain why organizations or individuals who strongly embrace the Golden Rule as a way to live and conduct business may be more likely to exhibit these behaviors. The self-prophecy effect seemingly operates most effectively when beliefs held regarding what is normatively right or wrong are quite strong (Sprott et al. 2003). The Golden Rule, as an ethical principle, provides norms to determine right and wrong. Promoting the Golden Rule as a preferred way to conduct business, through words or deeds, could make people more likely to act in ways consistent with the Golden Rule. Christians in particular should believe the Golden Rule defines a proper way to conduct business since it is a central part of Christ's teaching. There is no reason to believe followers of other religious traditions with similar teachings would not feel as strongly about following the lessons of their religion.

Additionally, if customer orientation is stressed as a desirable organizational goal, self-concordance theory would account for the cognitive processes which stimulate appropriate behaviors (Locke and Latham 2002) to pursue a customer orientation. However, goals are most commonly understood as dynamically conscious. That is, they begin as conscious elements then submerge as automatized (Austin and

Vancouver 1996). This conceptualization seems consistent with the CEST framework, with its cognitive and experiential (automatic) processes which may work independently or interactively. If a customer orientation is instilled as a goal resulting from an organizational or individual decision, the behavioral routines which are pursued to accomplish it can be intentional or automatic (Ouellette and Wood 1998). Thus, practicing behaviors which indicate the traits of gratitude, forgiveness, or agape love could be a result of conscious or unconscious processes.

The findings related to variables which influence turnover are considered next. Factors related to turnover (or the lack of) in organizations have been the focus of many studies. The job satisfaction-organizational commitment-propensity to leave linkage, and its subsequent influence on actual turnover, is well established. However, due to the critical importance of these variables to organizational effectiveness, research continues in this area at a healthy pace. A cursory review shows that in two of the top journals in marketing and organizational studies (The Journal of Marketing and The Journal of Applied Psychology), there have been at least 11 articles published dealing with these variables in the last six years. Clearly, further understanding of the factors which create job satisfaction and organizational commitment is desired.

A large number of personality traits have been studied as potential sources of job satisfaction. Unfortunately, many of these studies used extremely broad personality factors such as the Big Five dimensions or positive affect/negative affect (PA/NA) as predictor variables. One criticism of using overly broad personality traits like these in such studies is stated thusly:

The Big Five dimensions represent a rather broad level in the hierarchy of personality descriptors. In that sense, they are to personality what the categories

'plant' and 'animal' are to the world of biological objects- extremely useful for some initial rough distinctions, but of less value for predicting specific behaviors of a particular object. The hierarchical level a researcher selects depends on the descriptive and predictive tasks to be addressed (John 1999).

Instead of relying on such overly broad variables, it has been empirically demonstrated in the psychology, marketing, and organizational literatures (Ashton 1998; Brown et al. 2002; Donovan et al. 2004; Paunonen and Ashton 2001) that using narrow traits results in stronger predictions of criterion variables. This study extends our knowledge in this stream of research.

Impressions of job satisfaction are formed from feelings related to the facets of satisfaction with work, coworkers, supervision, pay, and promotion opportunities. The identified dimensions of a Golden Rule disposition may work independently or in unison to create higher levels of satisfaction with the various facets of job satisfaction.

Interpersonal harmony resulting from the practice of forgiveness (Exline et al. 2004) should be associated with higher levels of satisfaction with coworkers and supervisors. Gratitude in itself indicates a tendency to respond positively to others (Emmons et al. 2003). People with high levels of gratitude experience less resentment and envy (McCullough et al. 2004), each of which could negatively affect perceptions of satisfaction with other people. They also tend to focus more on their personal blessings than hassles or complaints. Positive correlations with more satisfaction in the pay and promotion facets of job satisfaction would seem to be logical outcomes.

Additionally, conflicts and disputes which could be associated with pay and promotion facets would be minimized by individuals with higher levels of forgiveness (Exline et al. 2004). Forgiving the people or situations behind these conflicts, at a minimum, would decrease dissatisfaction with these facets. In summary, the

independent or combined effects of the dimensions of a Golden Rule disposition are viewed as positively influencing the various facets of job satisfaction which contribute to overall job satisfaction. Finally from a behavioral perspective, employees who experience less stress, more agreeableness and more extraversion combined with less jealousy, contempt and hate (Emmons and McCullough 2003) may have more positive feelings about work since they would be more likely to obtain satisfying results in their jobs.

A direct influence on organizational commitment from personality dispositions was detected in the results. Although the effect barely satisfied the criterion for statistical significance, the magnitude of the effect was substantial, accounting for nearly 8% of the variance. This implies that certain types of people may feel an attraction to an organization independent of the ties created through organizational efforts following employment. The explanation for this may be related to long-held thoughts about organizational commitment.

A common belief among researchers is that attachment to the organization occurs as a result of organizational commitment (Johnston et al. 1990; O'Reilly and Chatman 1986; Porter et al. 1974). O'Reilly and Chatman (1986) identify three ways attachment may occur, compliance or exchange, identification, and internalization. Shared values (or value congruence) are the basis for internalization, which occurs when the individual's and the organization's values are the same. Identification occurs when an individual desires affiliation. Firms could intentionally signal their values, and these could influence attachment through the internalization process during any of the three stages of the commitment process, pre-entry, early employment, or entrenchment

(Johnston et al. 1990). The attraction-selection-attrition (ASA) framework would seem to neatly explain the processes by which this occurs.

Additionally, a recent study has shown that people assign aspects of personality to organizations, and these personality variables predict attraction to organizations. This suggests that a potential employee's impression of an organization's personality could affect their decision to join it (Slaughter et al. 2004). Apparently, this would be an example of identification affecting organizational commitment. These authors argue that organization personality is distinct from organizational values, yet I am agnostic about this distinction, since respecting an organization's values may be a factor influencing the desire for identification (O'Reilly and Chatman 1986). The importance of identifying additional factors which influence organizational commitment is noted by the fact that, in this research, organizational commitment directly accounted for over 28% of the variance in propensity to leave.

A surprising finding from this study was the lack of support for any hypothesized direct relationship with life satisfaction. Life satisfaction has been shown to be influenced by both situational factors such as job satisfaction and personality factors (Heller et al. 2004). These authors recommend models which reflect integrative models which take into account linkages between personality dispositions, domains (such as job satisfaction), and life satisfaction. A sub-model of the structural model studied specifies those relationships. Such models represent domain satisfactions as mediating relationships between personality and life satisfaction. Again, this is precisely the relationship specified within the sub-model mentioned. In this study, neither the personality or domain factors had a statistically significant relationship with life

satisfaction. Some possible explanations are offered below for why no relationship was detected.

It may be tempting to consider an explanation such as a salesperson had a bad day (fought with spouse, lost a sale, etc.) and let this affect their evaluations of life satisfaction. Other plausible scenarios might regard satisfaction in salespeople as contingent upon how they have performed recently or as a result of feedback they have received regarding their performance. However, none of these explanations may be valid. Heller et al. (2004) cite multiple studies which indicate that “even extreme events ...exert very little influence on people’s subjective assessments of well-being.” So, what could possibly explain the finding that neither dispositions nor situational influences contribute to life satisfaction?

Life satisfaction requires a personal, reflective assessment of where one stands in relation to their subjectively defined “ideal” (i.e., “In most ways, my life is close to ideal”). Since the nature of sales is goal driven (assigned or personally developed quotas, for example), a feeling of satisfaction may clash with the drive many salespeople feel to excel. In pursuing these goals, some may cope with the stresses present in the sales environment better than others, yet no salesperson can escape these pressures. As Bagozzi (1978) noted, salespeople are highly vulnerable and have no place to hide. Experiencing satisfaction could cause them to lose their edge as they conduct their business. It is also quite conceivable that salespeople could be grateful (a factor influenced by a Golden Rule disposition) for what they have received (i.e., “I have so much in life to be thankful for”), yet not be satisfied with all they have received.

An alternative explanation for this phenomenon is also presented. Perhaps these salespeople have not achieved life satisfaction yet, but regard their jobs as vehicles to help them do so. A framework illustrating goal setting and goal pursuit in consumer behavior (Baggozi and Dholakia 1999) should be just as valid in representing aspects of salesperson behavior. This framework also incorporates the assumptions that behaviors associated with goal pursuit could range from automatic to volitional, which mirrors the premise of this research. These authors describe a five-step process of goal setting, formation of goal intention, action planning, action initiation and control, and goal attainment/failure. The first and last steps are then linked with a feedback/reactions stage.

A job which pays straight commission could answer the question associated with action planning of “(H)ow can I achieve my goal?” Suppose a salesperson’s goal is not simply to sell enough cars to achieve quota, but to sell enough to help them obtain the things or experiences in life that believe will satisfy them. They could enjoy all aspects of their jobs, the responsibility of serving customers, their association with the organization itself, and their personal lives, yet still not feel they had obtained their personal goals. In the framework referenced, they may not even perceive themselves as a failure in their efforts to achieve their goals. They may simply determine they have not “gotten the important things they want”, for example, in sufficient quantities at a particular point in time. This perception would correspond to the feedback loop in the framework described above. In careers where compensation is based on straight commission, any rewards are directly tied to production. Most salespeople will know precisely where they stand in relation to their own production-related goals. Potential

compensation is “open-ended” in jobs such as these, and it is this aspect that attracts many people to careers in automobile sales. They see it as a way to help them achieve their desires. In regard to a Golden Rule disposition, they may love their customers, be truly grateful for many things, and enjoy the benefits of practicing forgiveness, yet still not subjectively regard their lives to be satisfying.

In terms of the predictive hypotheses, neither customer orientation nor propensity to leave was related to life satisfaction in a statistically significant manner. In light of the arguments presented to justify the hypothesis regarding customer orientation, it may be relatively simple to determine why this occurred. I previously argued that people who had “gotten the important things they want” in their life should be more likely to focus on the needs of others. However, in light of my explanation above of why salespeople may not be satisfied, they could instead focus on customers for other reasons. It could be as a result of their Golden Rule disposition, which significantly influenced customer orientation, or they may view being customer oriented as a means (action planning stage) to achieve their goals. Even the latter explanation does not violate the self/other aspects of customer orientation previously described.

The hypothesis regarding life satisfaction and propensity to leave may have failed to receive support for similar reasons. Salespeople may possess high levels of job satisfaction and organizational commitment, which traditionally strengthens their bond to the organization. However, they may either feel thwarted in their efforts to reach their personal goals, or realize the possibility that they may. In this instance, they could entertain thoughts that a change of scenery might improve their chances of achieving their goals. Since the items in the staying/leaving index used to assess propensity to

leave explicitly contain a degree of uncertainty (i.e., “how would you rate your chances of quitting the dealership in?”), it seems reasonable that many salespeople realistically acknowledge the possibility of doing so within the specified time frames. Additionally, it is well known that turnover rates are high in the automobile industry, and salespeople may simply be reflecting this knowledge in accurately responding to the items.

In summary, this study empirically supported a philosophy that many businesses and individuals have intuitively embraced, that conducting affairs according to the Golden Rule makes good business sense. Since the Golden Rule is often considered as the universal ethical standard, this is especially encouraging since it also reinforces the notion that conducting business ethically is rewarding to all involved. A set of personality traits describing behaviors consistent with the Golden Rule was shown to be influenced by a higher order factor, called a Golden Rule disposition. This broad personality factor exhibited important relationships with factors critical to organizational performance. It predicts substantial amounts of variance in customer orientation, job satisfaction, and organizational commitment. Each of these constructs are regarded as critical determinants of business performance. Controlling for a Golden Rule disposition also caused the anticipated relationship of job satisfaction to life satisfaction to vanish. This is important since many firms design jobs in a way they believe will lead to more satisfied employees at work and at home.

Managerial Implications

This study implies that managers may wish to consider modifying sales employee selection criteria to include personality variables related to a Golden Rule

Disposition. Employee hiring decisions, which are at least in part based on such criteria, could contribute to the twin sales management goals of satisfying customers and controlling turnover. Since candidates for employment are frequently subjected to batteries of personality tests prior to being hired, it seems reasonable that businesses could include appropriate questions to assess gratitude, forgiveness, and agape love in these tests to form a more complete picture of their qualifications. Coaching these new hires in behaviors designed to stimulate a customer orientation should be relatively easy, since people with these traits are naturally motivated to behave in these ways. The extent that these types of behaviors are habitual in a person is an indication that they are internally motivated to act in such a manner (Verplanken and Holland 2002). Therefore, rather than only teaching desirable behaviors, or providing external motivation to act in these ways, managers need to focus on creating work environments that stimulate employees' internal motivations to act appropriately.

What strategies could managers develop to encourage employees to regularly conduct business by the Golden Rule? Managers are responsible for developing an appropriate mix of formal policies, training, and organizational processes to create the most desirable atmosphere to reach this goal. Certainly, behavior by top management which is consistent with policies which encourage doing business by the Golden Rule would help create a favorable culture to promote such behaviors throughout the organization. However, instead of leaving the interpretation of what it means to live by the Golden Rule to each person, or relying on reciprocity as a guide, this research pinpoints specific pro-active behaviors which would comply with following the Golden Rule. Managers who sincerely practice forgiveness, gratitude, and selfless love, instead

of just verbally encouraging such behaviors, provide powerful signals for their employees to follow.

In light of the results of this study, managers should also seriously address the issue of how best to accommodate faith in the workplace. Personal faith was shown to be a positive influence on several behaviors which lead to desirable organizational outcomes. Organizational policies and practices which discourage employees from feeling free to let their faith influence their work activities may actually be counterproductive. This is not to condone proselytizing or preaching in the workplace, but is a serious suggestion that firms should recognize that policies which demand that employees “leave their faith at home” may be inappropriate for two major reasons. First, faith has substantial genetic origins, as do all traits. Therefore, it is inseparable from the person. Second, and more pragmatically, allowing employees to be comfortable letting their faith influence their actions appears to promote highly desirable business practices which lead to better organizational performance.

Research Implications

This research provides enough insights to suggest further investigations in several areas. Studying the Golden Rule Disposition, its underlying traits, and faith in the workplace represent new streams of research in sales and marketing. Further research into the relationships of these variables with the other constructs in the conceptual model, and related variables, is another promising area.

Naturally, it would be desirable to replicate this study in other settings. Other different settings could include combinations of employees who perform non-sales functions, work in different industries, or even work in different countries. It would be

very interesting to see if salespeople in different industries produced similar results. Discovering other traits which may underlie a Golden Rule disposition could also be quite illuminating. Studies which test the appropriateness of including other variables as first order factors of a GRD would be very desirable.

In a related vein, studies incorporating personal faith in the same settings described above would be highly informative. Comparing results obtained from firms which actively promote faith-based conduct with firms which accommodate, or even discourage, faith-based conduct would improve our understanding of the effects of faith on work-related behaviors. Results from samples with higher percentages of women would allow comparisons of gender differences in these behaviors. Traditionally, women have been more active in faith-related activities, so it would be informative to determine if there is a spillover effect into work-related behavior.

This research has been limited to addressing customer orientation in terms of the variables which are related to practicing a market orientation. Although the customer orientation construct in this dissertation was at the level of the individual, it is clearly related to customer orientation at the firm level. One of the other components of a market orientation is interfunctional coordination, which can be tied directly to the efforts of any individual in an organization (Narver and Slater 1990). Therefore, it would be interesting to determine whether a Golden Rule Disposition, or personal faith, had a positive relationship with this additional component of a market orientation.

Previous research addressing the personality characteristics of high performing salespeople has focused attention on traits such as competitiveness (Brown et al. 1998). Studies which focus on questions pertaining to how the traits associated with a Golden

Rule Disposition, faith, and competitiveness, for example, conflict with or complement each other in leading to favorable sales outcomes could be extremely informative.

The results from this study also contribute to our understanding of the influences on customer orientation in individuals. Research in this area is still very limited (Brown et al. 2002), despite its obvious importance to firms committed to practicing the marketing concept. More comprehensive models of the determinants of an individual's customer orientation need to be developed and tested in a variety of settings.

Finally, there are several extensions of this research which seem deserving of additional study. A longitudinal study comparing actual turnover versus the propensity to leave measured at an earlier point in time would be informative. Further investigation comparing voluntary to involuntary turnover, and the influence of a GRD and personal faith on these outcomes could be very enlightening. In a similar vein, research investigating the influence of a GRD and personal faith on customer orientation, and the resulting impact on objective and subjective assessments of job performance would be valuable. Finally, a study from a customer perspective to assess whether or not salesperson reported levels of customer orientation translate into customer satisfaction, repeat purchases, or referrals could be illuminating.

Limitations of the Study

A Golden Rule Disposition has not been identified prior to this study. Therefore, there is a possibility that its existence could be an artifact of this particular research. Additionally, there may be variables omitted from the model which could account for substantive amounts of variance in the relationships studied. No attempt was made to control for the influence of variables such as social desirability or impression

management, which could conceivably bias some of the relationships. There was also no means to control for common method bias, which could be a serious limitation. Additional studies which obtain data from sources other than self-reports, could effectively address this limitation.

Several other limitations could be overcome in further research. One of these limitations is the fact that the sample was composed of salespeople in only one industry. Another limitation is the small percentage of women included in the sample, although this is quite characteristic of the automobile industry. An additional limitation is that the sample was drawn from a rather concentrated geographical area. Characteristics of salespeople in other regions of the United States, or in other countries, may be quite different. Each of these limitations weakens the generalizability of the results from this research.

Although structural equation models are designed to illustrate causal sequences, the fact that this was a cross-sectional study is a limitation on drawing inferences regarding the precise nature of the relationship between the constructs studied in this research. Longitudinal studies of the relationships between these variables, and similar studies in different settings would help overcome this limitation.

Conclusions

Evidence was produced in this study that doing business according to the Golden Rule is a very sound business strategy. Salespeople who do this achieve several positive outcomes for their employers. They like their jobs more, are more committed to their employer, and are more focused on taking care of a customer's needs instead of making

sales strictly for their own benefit. Salespeople who have stronger personal faith are also more likely to practice behaviors that follow the Golden Rule.

The results of this research also indicate that, among the outcomes studied, personal faith has a weak, negative, direct influence on customer orientation. However, its overall influence on each outcome of interest in this study was positive. In the instance of customer orientation, faith's influence on forgiveness and gratitude is positive, and each of these traits has a strong, direct influence on customer orientation. If marketing is a discipline concerned with investigating human behavior (Hunt 2002), the study of how faith actually influences marketer's activities is ripe for developing. Faith has traditionally been a highly meaningful part of people's lives, yet empirical evidence of its effects on the behavior of marketers and consumers alike is lacking. It is my hope that other researchers will see fit to include this variable in appropriate studies of marketing relationships as we develop a greater understanding of its effects on marketing.

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APPENDIX A
Survey Questionnaire
Doctoral Research, Texas A&M University

Please answer the following by circling the number beside each statement that most accurately describes your own beliefs or actions according to the scale below.

1 = Strongly disagree 2 = Moderately disagree 3 = Slightly disagree 4 = Neutral
5 = Slightly agree 6 = Moderately agree 7 = Strongly agree

- | | | | | | | | | |
|-----|--|---|---|---|---|---|---|---|
| 1. | In most ways my life is close to my ideal. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2. | The conditions of my life are excellent | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3. | I am satisfied with my life | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4. | So far, I have gotten the important things I want in life. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5. | If I could live my life over, I would change almost nothing. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6. | I am willing to put in a great deal of effort beyond what is normally expected in order to help this organization be successful. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7. | I speak highly of this organization to my friends as a great organization to work for. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8. | I feel very little loyalty to this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 9. | I would accept almost any type of job assignment in order to keep working for this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 10. | I find that my and the organization's values are very similar. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 11. | I am proud to tell others that I am part of this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 12. | I could just as well be working for a different organization as long as the type of work was similar. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 13. | This organization really inspires the very best in me in the way of job performance. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 14. | It would take very little change in my present circumstances to cause me to leave this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 15. | I am extremely glad that I chose this organization to work for over others I was considering at the time I joined. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 16. | There's not too much to be gained by sticking with this organization indefinitely. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 17. | Often I find it difficult to agree with this organization's policies on important matters relating to its employees. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 18. | I really care about the fate of this organization. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 19. | For me this is the best of all possible organizations for which to work. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 20. | Deciding to work for this organization was a definite mistake on my part. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Please circle the number beside each statement that best describes your feelings in answering the next four questions.

Terrible	Bad	Not so bad	So-so	Good	Very good	Excellent
1	2	3	4	5	6	7

How would you rate your chances of:

- | | | | | | | | | |
|-----|--|---|---|---|---|---|---|---|
| 21. | Quitting the dealership in the next three months | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 22. | Quitting the dealership in the next six months | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 23. | Quitting the dealership in the next year | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 24. | Quitting the dealership in the next two years | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Please circle the number beside the question below that best describes your current situation.

1 = Never 2 = Almost never 3 = Sometimes 4 = Often 5 = Always

- | | | | | | | |
|-----|--|---|---|---|---|---|
| 25. | How often do you think of quitting your job? | 1 | 2 | 3 | 4 | 5 |
|-----|--|---|---|---|---|---|

Please continue to the next page until you have completed the entire questionnaire

Please circle the number beside each statement that indicates your own feelings or beliefs according to the scale below.

1 = Strongly disagree 2 = Disagree 3 = Neither agree or disagree
4 = Agree 5 = Strongly agree

- | | | | | | | |
|-----|---|---|---|---|---|---|
| 26. | I would rather suffer myself than let my customer suffer. | 1 | 2 | 3 | 4 | 5 |
| 27. | I cannot be happy unless I place my customer's happiness before my own. | 1 | 2 | 3 | 4 | 5 |
| 28. | I am usually willing to sacrifice my own wishes to let my customer achieve his/hers. | 1 | 2 | 3 | 4 | 5 |
| 29. | I have so much in life to be thankful for. | 1 | 2 | 3 | 4 | 5 |
| 30. | If I had to list everything that I felt grateful for, it would be a very long list. | 1 | 2 | 3 | 4 | 5 |
| 31. | When I look at the world, I don't see much to be grateful for. | 1 | 2 | 3 | 4 | 5 |
| 32. | I am grateful to a wide variety of people. | 1 | 2 | 3 | 4 | 5 |
| 33. | As I get older I find myself more able to appreciate the people, events, and situations that have been part of my life history. | 1 | 2 | 3 | 4 | 5 |
| 34. | Long amounts of time can go by before I feel grateful to something or someone. | 1 | 2 | 3 | 4 | 5 |

Please respond by circling the number corresponding to your own beliefs beside each of the following statements according to the scale below.

1 = Strongly disagree 2 = Moderately disagree 3 = Neither agree or disagree
4 = Moderately agree 5 = Strongly agree

- | | | | | | | |
|-----|--|---|---|---|---|---|
| 35. | In our organization, our salespeople share information about competitor information. | 1 | 2 | 3 | 4 | 5 |
| 36. | Our business objectives are driven by customer satisfaction. | 1 | 2 | 3 | 4 | 5 |
| 37. | We respond rapidly to competitive actions. | 1 | 2 | 3 | 4 | 5 |
| 38. | We closely monitor and assess our level of commitment in serving customer's needs. | 1 | 2 | 3 | 4 | 5 |
| 39. | Our top managers from each department regularly visit with customers. | 1 | 2 | 3 | 4 | 5 |
| 40. | Information about customers is freely communicated throughout our organization. | 1 | 2 | 3 | 4 | 5 |
| 41. | Our competitive advantage is based on understanding customer's needs. | 1 | 2 | 3 | 4 | 5 |
| 42. | Business functions within our firm are integrated to serve the target market needs. | 1 | 2 | 3 | 4 | 5 |
| 43. | Business strategies are driven by the goal of increasing customer value. | 1 | 2 | 3 | 4 | 5 |
| 44. | We frequently measure customer satisfaction. | 1 | 2 | 3 | 4 | 5 |
| 45. | We pay close attention to after-sales service. | 1 | 2 | 3 | 4 | 5 |
| 46. | Top management regularly discusses competitor's strength and weaknesses. | 1 | 2 | 3 | 4 | 5 |
| 47. | Our managers understand how employees can contribute to value of customers. | 1 | 2 | 3 | 4 | 5 |
| 48. | Customers are targeted when we have an opportunity for competitive advantage. | 1 | 2 | 3 | 4 | 5 |
| 49. | We share resources with other business units. | 1 | 2 | 3 | 4 | 5 |

Please continue to the next page until you have completed the entire questionnaire

Please answer the following questions by circling one of the numbers listed beside each statement that most accurately describes your own beliefs or actions according to the scale below.

1 = Strongly disagree 2 = Disagree 3 = Neither agree or disagree
4 = Agree 5 = Strongly agree

- | | | | | | | |
|-----|---|---|---|---|---|---|
| 50. | My religious faith is extremely important to me. | 1 | 2 | 3 | 4 | 5 |
| 51. | I pray daily. | 1 | 2 | 3 | 4 | 5 |
| 52. | I look to faith as a source of inspiration. | 1 | 2 | 3 | 4 | 5 |
| 53. | I look to my faith as providing meaning and purpose in my life. | 1 | 2 | 3 | 4 | 5 |
| 54. | I consider myself active in my faith, church, or place of worship. | 1 | 2 | 3 | 4 | 5 |
| 55. | My faith is an important part of who I am as a person. | 1 | 2 | 3 | 4 | 5 |
| 56. | My relationship to God or a Supreme Being is extremely important to me. | 1 | 2 | 3 | 4 | 5 |
| 57. | I enjoy being around others who share my faith. | 1 | 2 | 3 | 4 | 5 |
| 58. | I look to my faith as a source of comfort. | 1 | 2 | 3 | 4 | 5 |
| 59. | My faith impacts many of my decisions. | 1 | 2 | 3 | 4 | 5 |

Please circle the number beside each statement that indicates your own feelings or beliefs according to the scale below.

1	2	3	4	5	6	7
Almost always false of me		More often false of me		More often true of me		Almost always true of me

- | | | | | | | | | |
|-----|---|---|---|---|---|---|---|---|
| 60. | Although I feel badly at first when I mess up, over time I can give myself some slack. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 61. | I hold grudges against myself for negative things I've done. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 62. | Learning from bad things I've done helps me get over them. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 63. | It is really hard for me to accept myself once I've messed up. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 64. | With time I am understanding of myself for mistakes I've made. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 65. | I don't stop criticizing myself for negative things I've felt, thought, said, or done. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 66. | I continue to punish a person who has done something that I think is wrong. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 67. | With time I am understanding of others for the mistakes they've made. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 68. | I continue to be hard on others who have hurt me. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 69. | Although others have hurt me in the past, I have eventually been able to see them as good people. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 70. | If others mistreat me, I continue to think badly of them. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 71. | When someone disappoints me, I can eventually move past it. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 72. | When things go wrong for reasons that can't be controlled, I get stuck in negative thoughts about it. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 73. | With time I can be understanding of bad circumstances in my life. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 74. | If I am disappointed by uncontrollable circumstances in my life, I continue to think negatively about them. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 75. | I eventually make peace with bad situations in my life. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 76. | It's really hard for me to accept negative situations that aren't anybody's fault. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 77. | Eventually, I let go of negative thoughts about bad circumstances that are beyond anyone's control. | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Please continue to the next page until you have completed the questionnaire

Please answer the following by circling the number beside each statement below that most accurately describes your own beliefs or actions.

1 = True for NONE of your customers- NEVER
THAN HALF

2 = True for ALMOST NONE

3 = True for A FEW

4 = True for SOMEWHAT LESS THAN HALF
ALWAYS

5 = True for ABOUT HALF

6 = True for SOMEWHAT MORE

7 = True for a LARGE MAJORITY

8 = True for ALMOST ALL

9 = True for ALL of your customers-

- | | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 78. | I try to help customers achieve their goals. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 79. | I try to achieve my goals by satisfying customers. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 80. | A good salesperson has to have the customer's best interest in mind. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 81. | I try to get customers to discuss their needs with me. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 82. | I try to influence a customer by information rather than pressure. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 83. | I offer the product of mine that is best suited to the customer's problem. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 84. | I try to find out what kind of product would be most helpful to a customer. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 85. | I answer a customer's questions about products as correctly as I can. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 86. | I try to bring a customer with a problem together with a product that helps him solve that problem. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 87. | I am willing to disagree with a customer in order to help her make a better decision. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 88. | I try to give customers an accurate expression of what the product will do for them. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 89. | I try to figure out what a customer's needs are. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 90. | I try to sell a customer all I can convince her to buy, even if I think it is more than a wise customer would buy. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 91. | I try to sell as much as I can rather than to satisfy a customer. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 92. | I keep alert for weaknesses in a customer's personality so I can use them to put pressure on him to buy. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 93. | If I am not sure what product is right for a customer, I will still apply pressure to get him to buy. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 94. | I decide what products to offer on the basis of what I can convince customers to buy, not on the basis of what will satisfy them in the long run. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 95. | I paint too rosy a picture of my products, to make them sound as good as possible. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 96. | I spend more time trying to persuade a customer to buy than I do trying to discover her needs. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 97. | It is necessary to stretch the truth in describing a product to a customer. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 98. | I pretend to agree with customers to please them. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 99. | I imply to a customer that something is beyond my control when it is not. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 100. | I begin the sales talk for a product before exploring a customer's needs with him. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 101. | I treat a customer as a rival. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

Please continue to the next page until you have completed the entire questionnaire

Please circle the appropriate response beside each word or statement that most accurately describes your belief about these aspects of your job according to the responses described below (Y, N, or ?).

- Y if this describes aspect of your job
 N if this does not describes aspect of your job
 ? if you cannot decide

Work

- | | |
|------------------|-------|
| 102. Fascinating | Y ? N |
| 103. Routine | Y ? N |
| 104. Satisfying | Y ? N |
| 105. Boring | Y ? N |
| 106. Good | Y ? N |

Coworkers

- | | |
|------------------|-------|
| 144. Stimulating | Y ? N |
| 145. Boring | Y ? N |
| 146. Slow | Y ? N |
| 147. Ambitious | Y ? N |
| 148. Stupid | Y ? N |

Supervision

- | | |
|------------------------|-------|
| 121. Asks my advice | Y ? N |
| 122. Hard to please | Y ? N |
| 123. Impolite | Y ? N |
| 124. Praises good work | Y ? N |
| 125. Tactful | Y ? N |

Promotions

- | | |
|---------------------------------------|-------|
| 167. Good opportunity for advancement | Y ? N |
| 168. Opportunity somewhat limited | Y ? N |
| 169. Promotion on ability | Y ? N |
| 170. Dead-end job | Y ? N |
| 171. Good chance for promotion | Y ? N |

Pay

- | | |
|--|-------|
| 176. Income adequate for normal expenses | Y ? N |
| 177. Satisfactory profit sharing | Y ? N |
| 178. Barely live on income | Y ? N |
| 179. Bad | Y ? N |
| 180. Income provides luxuries | Y ? N |

Please continue to the next page until you have completed the entire questionnaire⁸

⁸ Items in this section of the questionnaire were drawn from the Job Descriptive Index (JDI) ©. The JDI is a proprietary, copyrighted instrument belonging to Bowling Green State University, and it may not be reproduced in its entirety. I want to thank Dr. William Balzer of Bowling Green State University for graciously providing me permission to list a sampling of items from the JDI in this section.

Please use this list of common human traits to describe yourself as accurately as possible. Describe yourself as you see yourself at the present time, not as you wish to be in the future. Describe yourself as you generally or typically would, as compared with other persons you know of the same sex and of roughly your same age. Beside each trait, please circle a number indicating how accurately that trait describes you, using the following rating scale:

ACCURATE					?	INACCURATE					
Extremely	Very	Moderately	Slightly			Slightly	Moderately	Very	Extremely		
1	2	3	4		5	6	7	8	9		
185.	Bashful		1	2	3	4	5	6	7	8	9
186.	Bold		1	2	3	4	5	6	7	8	9
187.	Careless		1	2	3	4	5	6	7	8	9
188.	Cold		1	2	3	4	5	6	7	8	9
189.	Complex		1	2	3	4	5	6	7	8	9
190.	Cooperative		1	2	3	4	5	6	7	8	9
191.	Creative		1	2	3	4	5	6	7	8	9
192.	Deep		1	2	3	4	5	6	7	8	9
193.	Disorganized		1	2	3	4	5	6	7	8	9
194.	Efficient		1	2	3	4	5	6	7	8	9
195.	Energetic		1	2	3	4	5	6	7	8	9
196.	Envious		1	2	3	4	5	6	7	8	9
197.	Extraverted		1	2	3	4	5	6	7	8	9
198.	Fretful		1	2	3	4	5	6	7	8	9
199.	Harsh		1	2	3	4	5	6	7	8	9
200.	Imaginative		1	2	3	4	5	6	7	8	9
201.	Inefficient		1	2	3	4	5	6	7	8	9
202.	Intellectual		1	2	3	4	5	6	7	8	9
203.	Jealous		1	2	3	4	5	6	7	8	9
204.	Kind		1	2	3	4	5	6	7	8	9
205.	Moody		1	2	3	4	5	6	7	8	9
206.	Organized		1	2	3	4	5	6	7	8	9
207.	Philosophical		1	2	3	4	5	6	7	8	9
208.	Practical		1	2	3	4	5	6	7	8	9
209.	Quiet		1	2	3	4	5	6	7	8	9
210.	Relaxed		1	2	3	4	5	6	7	8	9
211.	Rude		1	2	3	4	5	6	7	8	9
212.	Shy		1	2	3	4	5	6	7	8	9
213.	Sloppy		1	2	3	4	5	6	7	8	9
214.	Sympathetic		1	2	3	4	5	6	7	8	9
215.	Systematic		1	2	3	4	5	6	7	8	9
216.	Talkative		1	2	3	4	5	6	7	8	9
217.	Temperamental		1	2	3	4	5	6	7	8	9
218.	Touchy		1	2	3	4	5	6	7	8	9
219.	Uncreative		1	2	3	4	5	6	7	8	9
220.	Unenvious		1	2	3	4	5	6	7	8	9
221.	Unintellectual		1	2	3	4	5	6	7	8	9
222.	Unsympathetic		1	2	3	4	5	6	7	8	9
223.	Warm		1	2	3	4	5	6	7	8	9
224.	Withdrawn		1	2	3	4	5	6	7	8	9

Please continue to the next page until you have completed the entire questionnaire

Please answer the following by circling T (TRUE) or F (FALSE) beside each phrase below.

225.	I will never be satisfied until I get all that I deserve.	T	F
226.	I expect a great deal from other people.	T	F
227.	I am envious of other people's good fortune.	T	F
228.	I find it easy to manipulate people.	T	F
229.	I have a strong will to gain power.	T	F
230.	I get upset when people don't notice how I look when I go out in public.	T	F
231.	I insist upon getting the respect that is due me.	T	F
232.	I am more capable than other people.	T	F
233.	I can make anybody believe anything.	T	F
234.	I can read people like a book.	T	F
235.	I am a born leader.	T	F
236.	Everybody likes to hear my stories.	T	F
237.	People can learn a great deal from me.	T	F
238.	Superiority is something you are born with.	T	F
239.	I would do almost anything on a dare.	T	F
240.	I always know what I am doing.	T	F
241.	I can usually talk my way out of anything.	T	F
242.	I usually dominate any conversation.	T	F
243.	I am apt to show off if I get the chance.	T	F
244.	I see myself as a good leader.	T	F
245.	I would prefer to be a leader.	T	F
246.	I really like to be the center of attention.	T	F
247.	I like having authority over other people.	T	F
248.	I would be willing to describe myself as a strong personality.	T	F
249.	I have a natural talent for influencing people.	T	F
250.	I like to be the center of attention.	T	F
251.	I am assertive.	T	F
252.	People always seem to recognize my authority.	T	F
253.	I like to look at my body.	T	F
254.	I like to look at myself in the mirror.	T	F
255.	I am an extraordinary person.	T	F
256.	I like to display my body.	T	F
257.	I have good taste when it comes to beauty	T	F
258.	I think I am a special person.	T	F
259.	I like to be complimented.	T	F
260.	I am going to be a great person.	T	F
261.	I know that I am good because everyone keeps telling me so.	T	F

Please continue to the next page until you have completed the entire questionnaire

Please circle the number beside each statement that indicates how often the following statements happen to you based on the following values.

	Never						Very often
	1	2	3	4	5	6	7
262.	I experience inspiration.					1	2 3 4 5 6 7
263.	Something I encounter or experience inspires me.					1	2 3 4 5 6 7
264.	I am inspired to do something.					1	2 3 4 5 6 7
265.	I feel inspired.					1	2 3 4 5 6 7

Please circle the number beside each statement that indicates how deeply or strongly the following statements apply to you based on the values below.

	Not at all						Very deeply or strongly
	1	2	3	4	5	6	7
266.	I experience inspiration.					1	2 3 4 5 6 7
267.	Something I encounter or experience inspires me.					1	2 3 4 5 6 7
268.	I am inspired to do something.					1	2 3 4 5 6 7
269.	I feel inspired.					1	2 3 4 5 6 7

Please continue to the next page until you have completed the entire questionnaire

Demographic Information

Please answer as accurately and truthfully as possible the following questions. Please check the square beside the correct answer, or write the correct answer as necessary. Only one response per question is needed. The following information is sought for research classification and comparison purposes only. Individual responses are strictly confidential. Only the researchers involved in the study will see the individual responses. We appreciate your cooperation in completing this portion of the survey.

270. GENDER

1 ☐ Female

2 ☐ Male

271. AGE AS OF LAST BIRTHDAY _____ years

272. EDUCATION

1 ☐ High School not completed

4 ☐ College Graduate

2 ☐ High School Graduate

5 ☐ Graduate Degree

3 ☐ Some College

273. PERSONAL YEARLY INCOME *

1 ☐ 10,000 - 19,999

6 ☐ 60,000 – 69,999

2 ☐ 20,000 - 29,999

7 ☐ 70,000 – 79,999

3 ☐ 30,000 - 39,999

8 ☐ 80,000 – 89,999

4 ☐ 40,000 - 49,999

9 ☐ 90,000 – 99,999

5 ☐ 50,000 - 59,999

10 ☐ 100,000 and above

* If employed less than one year, please indicate: **Total Income** _____,
Months employed _____

274. MARITAL STATUS

1 ☐ Single

4 ☐ Widowed

2 ☐ Married

5 ☐ Not married, live with
significant other

3 ☐ Separated/Divorced

275. HOUSEHOLD SIZE _____ people

276. OCCUPATIONAL STATUS

1 ☐ New Car Sales Representative

7. ☐ General Sales Manager

2 ☐ Used Car Sales Representative

8. ☐ General Manager

3 ☐ New /Used Car Sales Representative

9. ☐ Service Advisor

4. ☐ New Car Sales Manager

10. ☐ Parts Advisor

5. ☐ Used Car Sales Manager

11. ☐ Service Manager

6. ☐ F&I Agent

Please continue to the next page until you have completed the entire questionnaire

277. **WORK STATUS (Please check the correct response for you)**

- | <u>Full-time</u> | <u>Part-time</u> |
|---|---|
| 1 <input type="checkbox"/> Commission only | 4 <input type="checkbox"/> Commission only |
| 2 <input type="checkbox"/> Salary plus commission/bonus | 5 <input type="checkbox"/> Salary plus commission/bonus |
| 3 <input type="checkbox"/> Salary only | 6 <input type="checkbox"/> Salary only |

278. **ETHNIC BACKGROUND**

- | | |
|---|--|
| 1 <input type="checkbox"/> Caucasian (White) | 3 <input type="checkbox"/> American Indian |
| 2 <input type="checkbox"/> Asian/Pacific Islander | 5 <input type="checkbox"/> Hispanic |
| 4 <input type="checkbox"/> African-American (Black) | 6 <input type="checkbox"/> Other |

279. How long have you been employed at this dealership? _____ year(s)
_____ month(s)

280. How long have you been employed in the automobile industry? _____ year(s)
_____ month(s)

281. How long have you been employed in any type of selling job? _____ year(s)
_____ month(s)

Please continue to the next page until you have completed the entire questionnaire

Please rate yourself on the following factors by circling the number that best describes your judgment about yourself. Take into account the length of time you have been employed by your firm. For example, if you have only been employed for a month, you may possess excellent product knowledge for such a short time period. However, if you have several years of experience, you may feel you only have fair or good product knowledge considering the time you have worked for the company. Please be as accurate and honest in the evaluation of yourself as possible.

Circle 1 for POOR

Circle 7 for EXCELLENT

Circle 2 3 4 5 6 for SOMEWHERE IN BETWEEN

282.	Willing to work hard	1	2	3	4	5	6	7
283.	Honesty with others	1	2	3	4	5	6	7
284.	Current selling skills	1	2	3	4	5	6	7
285.	Customer service skills	1	2	3	4	5	6	7
286.	Current overall job performance	1	2	3	4	5	6	7
287.	Ethics with others	1	2	3	4	5	6	7
288.	Product knowledge	1	2	3	4	5	6	7
289.	Ability to sell to present customers	1	2	3	4	5	6	7
290.	Works well with others in dealership	1	2	3	4	5	6	7
291.	Cross-selling effectiveness	1	2	3	4	5	6	7
292.	Responds well to coaching	1	2	3	4	5	6	7

Some of these questions pertain to the number of vehicles you sold for a year at all dealerships where you may have been employed, not just at your current employer.

293.	Number of units sold in 2005 year-to-date through June	
294.	Number of units in 2005 sold to existing customers	
295.	Your CSI score for 2005	
296.	Number of units sold in 2004 (at all dealerships)	
297.	Number of units in 2004 sold to existing customers	
298.	Number of units sold in 2003 (at all dealerships)	
299.	Number of units sold in 2003 to existing customers	

Thank you for completing this questionnaire!

APPENDIX B

Internal Email to Employees of Automobile Dealership Announcing Survey

SURVEY ANNOUNCEMENT INFORMATION

1. Our company has agreed to participate in a major research project being conducted by members of the Department of Marketing at Texas A&M University.
2. Your participation includes completing a comprehensive questionnaire. There is a cover letter from the lead researcher at Texas A&M which explains the project.
3. It should take you between 30-45 minutes to complete the questionnaire. Please take time to answer the questions honestly and accurately.

** Note to managers, you may wish to split sales force into two groups. Conduct meeting with one group while the other completes the questionnaire, then switch.

***Managers will complete a separate form on employees they supervise.

APPENDIX C

Text of Survey Questionnaire Cover Letter

September 8, 2005

Dear _____ Associate

Thank you for completing this questionnaire. This research project is one of the final steps necessary for my completing the requirements for a Ph.D. in Marketing at Texas A&M University. Sales research is especially important to me since I spent over 20 years as a sales professional prior to enrolling at Texas A&M.

The purpose of the study is to get your opinion on a few key issues having to do with your job and life. Each question has been carefully chosen for its relevance to the study. Your answers will be kept confidential. They will not be supplied to anyone associated with the _____ organization. Only the research team at Texas A&M and myself will have access to the questionnaires after you complete and return them. No report will ever be produced which will identify you personally.

In order to provide the best information possible, it is important that you answer all questions honestly and the best way you know how. The information you provide based on your experience is especially meaningful. Please take your time to complete the survey in a thorough manner.

The information which you provide will ultimately enable _____ to make better decisions about issues involving you, your coworkers, your job, and your customers. _____ Associates at all dealerships are participating in this important project in order to promote a great work environment. Therefore, it is important to keep in mind your completed questionnaire will be confidential, and only the research team at Texas A&M will ever see it.

Thanks again for generously helping me with this project designed to improve the lives of all who work at the _____ dealerships and your customers. If you have any questions or comments, please contact me at either of the phone numbers listed below. I will gladly respond to any questions or concerns you may have.

Sincerely

Garry Smith
Ph.D. Candidate
Department of Marketing
Mays Business School
Texas A&M University
Home 979-xxx-xxxx
Cell xxx-xxx-xxxx (Dallas area code)

APPENDIX D

**Confidential Questionnaire Completion Directions
Texas A&M Doctoral Research**

Please review the following points which ensure your completed questionnaire will be treated in a confidential manner and your participation is recorded. Once the researchers at Texas A&M confirm you are a legitimate employee of one of the _____ dealerships, this form, which will have your name on it, will be destroyed. Therefore, no written link will exist in the future between your completed questionnaire and your identity.

1. Please check your copy to make sure all pages are there.
2. It should take between 30-45 minutes to complete this questionnaire. Your managers have been notified of the time required, and should provide you the opportunity to complete this. Your honest and accurate responses are important.
3. Please read the cover letter from Garry Smith, the lead researcher from Texas A&M, before starting the questionnaire. You may call Garry at the numbers listed on the letter if you have any questions.
4. You may use a pen or pencil to mark your answer. Please make sure your response to each question is clearly marked.
5. When you have completed the questionnaire, please do the following to ensure your responses are kept confidential:
 - a. Put the completed questionnaire in the large envelope provided to you.
 - b. Please print and sign your name to this form at the bottom in the space provided and place in the envelope. Do not staple this form to the questionnaire. If it is stapled, please separate it from the questionnaire prior to placing in the envelope.
 - c. Seal the envelope completely when you have completed steps 5a and 5b above.
6. Hand your sealed envelope to the person designated at your dealership to collect them. Double check to make sure your envelope is completely sealed before you hand it over.
7. All completed questionnaires from your location will be combined and sent directly to Garry Smith at Texas A&M.
8. Completed questionnaires will be kept in locked storage at Texas A&M University in the Department of Marketing.

I have read and understand the above.

Print Name

Sign Name

APPENDIX E

Text of Letter to Administrative Managers

Dear _____

I have enclosed cover letters to be distributed with the questionnaire to be administered Saturday. Hopefully, by the time you receive this, I will have spoken to you on the phone. If not, and you have any questions, please contact me at any of the numbers below, or via email.

I show there are a total of 38 people who should receive the questionnaire at the _____ dealerships in Austin and San Marcos. The breakdown is listed below:

Location	New Sales Rep	Used Sales Rep	Combo Sales Rep	New Sales Mgr	Used Sales Mgr	Gen Sales Mgr	Gen Mgr	F&I Agent	Parts	Service Advisor
Austin	16	2		3	1		1	1	1	2
San Marcos			7			1	1	1		1

These figures are based on information provided to me by Jody Valentine. I have enclosed a few extra copies in case you need them.

Call me if any questions at all.

Thanks

Garry Smith
 Ph.D. Candidate
 Office xxx-xxx-xxxx
 Home xxx-xxx-xxxx
 Cell xxx-xxx-xxxx (Dallas area code)
 Email gsmith@mays.tamu.edu

APPENDIX F

Text of Email Announcing Follow-up Survey

A comprehensive survey was completed by many of your fellow employees at the _____ Companies several weeks ago. My records indicate that, for whatever the reason, you were unable to participate at that time.

The webpage link below will take you to an online version of the survey, should you wish to complete it. It takes 30 minutes or so, but provides information that could help make the automobile buying, and automobile service experience better for you and your customers.

Your responses will be confidential, that is, I will be able to link your responses to your name so I can verify you are an employee of the _____ Companies. However, once confirmed, this information will be destroyed. Your responses can only be retrieved by me from a password protected, secure website. The password is known only by me.

The survey will be available to you through next Tuesday evening, January 17th, until 11:59 p.m.

Please feel free to call me if you have any questions before proceeding.

SURVEY LINK (click on link below to take survey)

<http://www.surveymonkey.com/s.asp?u=xxxxxxxxxxxx>

Garry Smith
Ph.D. Candidate
Department of Marketing
Mays Business School
Texas A&M University
Office xxx-xxx-xxxx
Home xxx-xxx-xxxx
Cell xxx-xxx-xxxx

APPENDIX G

Text of Letter to Local Dealership Employees and Feedback Form

Dear _____ Associate

Thank you for taking the time to review this questionnaire. Your input is crucial in helping me as I complete the requirements to earn my Ph.D. at Texas A&M in Marketing, with a specialization in sales research. I'm sure you understand the high value I place on the comments you will provide based on your work experiences. Nothing is more meaningful in research than the real-life perspectives of professionals in a particular field of work, and I appreciate you sharing them with me. After spending more than 20 years in the sales profession myself, I also know how valuable your time is, and I am very grateful you are sparing some to help me out.

As you review the questionnaire, _____ has given to you, please review the directions below before responding.

You will not be answering the questionnaire, only making comments about the questions you wish to. Please use the form provided to write the questionnaire item number down and then list comments to the right only for the questions which you wish to comment on. If you have no comments to make about a question, there is no need to write a response. Your comments in response to the following areas are especially appreciated:

1. Do you believe a typical automobile salesperson could accurately respond to the question?
2. Is the question potentially relevant to an automobile salesperson's work or life?
3. Is the question potentially sensitive- that is- is it too personal?
4. Could someone's career be harmed by answering the question honestly?
5. Does the question seem to indicate a desired answer?

Please note, issues regarding the time required and confidential nature of the responses have been addressed with the firm involved. Anything which might identify an individual salesperson will not be provided to the employer or reported. Therefore, any concerns you might have regarding these issues have already been addressed. If you wish to call me as late as 1 a.m. with any questions, my phone numbers are:

Office xxx-xxx-xxxx
 Home xxx-xxx-xxxx
 Cell xxx-xxx-xxxx (Dallas area code)

Thanks again for your assistance.

Garry Smith
 Ph.D. Candidate
 Department of Marketing
 Mays Business School
 Texas A&M University

VITA

Name: James Garry Smith

Address: Department of Management and Marketing
Middle Tennessee State University
P.O. Box 75
Murfreesboro, TN 37130

Email: jgsmith@mtsu.edu

Education B.B.A., Economics, The University of Texas at Tyler, 1975
M.B.A., Marketing, University of North Texas, 1997
Ph.D., Marketing, Texas A&M University, 2007